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The background of the cover is a detailed landscape painting. It depicts a dense forest of tall, thin trees, likely pines or firs, with a river flowing through the center. The water is turbulent, creating white rapids. On the left bank, a brown bear is visible, looking towards the river. In the upper center, a bald eagle is perched on a branch. The sky is filled with soft, white clouds, and the overall color palette is dominated by greens, browns, and blues, with a slightly hazy, atmospheric quality.

# INLAND EMPIRE business journal

VOLUME 5, NUMBER 7

Focus

JULY 1993

## Environmental Issues

Presenting

*The Art of*

## JOYCE BROOKENS

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# The Facts

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**non-hazardous** municipal solid waste landfill project. It is located at an environmentally superior site, 87 miles east of Palm Springs in the old, abandoned Kaiser iron mine. Eagle Mountain will be among the most technologically advanced disposal facilities anywhere, complete with advanced ground water protection and gas monitoring systems.

**Good Public Policy:** Eagle Mountain not only gives Riverside County the

opportunity to close down the leaking landfills currently in operation but also promotes recycling since it can only accept waste that has been processed at a recycling center. The many environmental and economic benefits include: 1,140 new jobs, \$2.2 billion in new economic activity in the first 20 years and a separate fund for preservation of desert lands.

**Public Support:** Eagle Mountain has earned the endorsement and support of thousands of local individuals and dozens of community organizations including business, minority, civic and environmental groups.

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If you would like more information about Eagle Mountain Landfill and Recycling Center or are interested in a tour of the site, please call 619/778-5131.

# INLAND EMPIRE business journal

VOLUME 5, NUMBER 7

JULY 1993

\$2.00

**Kenneth Leventhal  
Economist  
Predicts Housing,  
Job Boom for  
Inland Empire**

Please see related story  
"Chapman" on Page 5

If the predictions of the accounting firm of Kenneth Leventhal & Company are correct, the Inland Empire could be poised for an economic boom rivaling that experienced by the area in the 1980s.

Walter Hahn, director of real estate planning for the firm's Newport Beach office, said recently that the Inland Empire region should begin to pull out of the recession within the next year, and this could translate to the addition of 50,000 new jobs to the area annually.

According to Hahn, this recovery will be spurred on by the housing industry which he predicts will begin to flower in the Inland Empire toward the middle to latter half of

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## One Man's Trash is Another Man's Living: The Fight Continues Over SB-450



legislation is threatening to shake-up this sizeable industry.

Senate Bill 450 which was introduced by State Senator Ralph Dills (D-Gardena), and recently passed the Senate by a narrow margin, would in

effect redefine the term "solid waste," to encompass all waste except that which is hazardous, medical or nuclear.

By doing this, the bill would give rubbish haulers who have exclusive city rights to transport and dispose of all solid waste, the power to claim ownership of any discarded recyclable materials.

Although it may sound somewhat ridiculous, right now, one of the most hotly contested issues before the state Congress involves defining what exactly goes into making up trash.

While most individuals only consider trash on Wednesdays, when it has to be hauled to the curb; for some companies, trash is a multi-million dollar business and a current piece of

This right to recyclables could spell disaster for both area recycling companies and businesses who earn revenue from recycling their materials, according to Pam Acosta of Ontario Recycling.

"For businesses like ours and for companies that rely on the money they are receiving from recycling their materials to literally survive, it could mean serious trouble," said Acosta.

Supporters of SB-450, however, feel that the bill's passage would help cities to raise revenue and also meet the deadlines on reducing non-recycled waste that were mandated by another piece of legislation, SB-939.

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Closeup: Carl Ross



At Deadline

## AQMD's Effort to "RECLAIM" the Air Dealt Serious Blow

As the ongoing battle over the air versus jobs is being fought, the South Coast Air Quality Management District announced recently that one of its main weapons in the war may not be as effective as they had originally planned.

Project RECLAIM, designed by the AQMD to help regulate facilities that emit pollutants into the air, will not include companies which produce hydrocarbons, about half of the 2,000 initially listed.

The reason for the exclusion of the hydrocarbon producing facilities according to James Lents, executive officer of the SCAQMD, is to allow

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## Political Storm Clouds Over Rancho Mirage



By Edie Boudreau

At Press Time—According to a reliable IEBJ source, the Fair Political Practices Commission, on the basis of their investigation, is ready to proceed with charges on at least two of the four allegations facing Rancho Mirage City Council member Sybil Jaffy. The four allegations Jaffy is facing stem from reports to the FPPC by members of her own campaign staff intimating that she had mishandled campaign funds, accepted cash over the \$99 legal limit and contributed to her own fund during the last election. Details on the FPPC investigation will be forthcoming in the next issue of the IEBJ. Δ

the wealthiest cities in the country, it is currently a hotbed of dissension, political intrigue, maneuvering to bypass voter mandates, recall attempts, allegations of financial mismanagement and the site of an on-going investigation of one council member by the State of California Fair Political Practices Commission.

The shadow darkening the city seems to be composed of several layers, but, as the testimonies of scores

of citizens would indicate, one that is of particular interest is the local government's handling of their money. In Rancho Mirage, the council is expected to finalize the city's budget for FY '93-'94 tomorrow, July 1. Soon they will have to publish the annual budget, with the records of how they spent the city's money during the past year, along with an outline of how they plan to spend it next year.

## City Council Wants Complete Change

One item from last year's budget they might have difficulty explaining is the astronomical sum of money the city spent on outside legal counsel.

The purposes? One legal expense was to look into the contracts of former City Attorney, Jean Harris, as well as those of the city manager and city clerk. The council used this advice to determine how to legally

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There's a shadow over Rancho Mirage, the beautiful desert playground of presidents. And most of it seems to be hanging over the city hall and some of its council members.

Although Rancho Mirage is one of



*This Month in the Inland Empire Business Journal*

**About the Cover**

The cover of this month's issue of IEBJ, having an environmental theme, is representative of the beauty of nature. Painted by award-winning artist Joyce Brookens, the image captures all of the natural splendors that abound in the Big Bear Lake area.

As the U.S. pushes for new ways to allow nature and progress to peacefully co-exist, artists like Brookens seek to highlight the wonders of the environment.

Brookens, who resides in Big Bear Lake, also travels extensively throughout the Sierras and Rockies in order to experience the scenes she portrays.

Though her primary influence comes from the creation itself, her fine art skills were developed by mentors in her field including Richard A. Heichberger, Leslie B. DeMille and Robert Pummill among others.

Brookens has received numerous awards for her art and has taught a number of art classes.

Her work can be seen in public and private collections around the world including: Harold Schoettger Gallery of Fine Art, Big Bear Lake; Unique Art Gallery, Las Vegas, Nevada; Renoir Gallery, Scottsdale, Arizona; and Dodge Gallery in Carmel-by-the-Sea, California. Δ

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**Picture of San Bernardino's Empire Bay Debacle Becoming Clearer**

After one and a half years, and nearly \$1.5 million, the property located between 6th and 7th streets in San Bernardino still sits undeveloped. And now, with the departure of the city's mayor, the details of what went wrong and exactly how much it will cost, are becoming painfully clear.

While the city may not lose its entire investment of \$1.4 million, San Bernardino officials are apparently writing off their failed attempt to build 68 new homes along a one-mile blighted stretch of downtown property. Revised estimates put the cost to taxpayers as high as half a million dollars.

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**Quote of the Month**

*Wild animals never kill for sport. Man is the only one to whom the torture and death of his fellow-creatures is amusing in itself.*

—James Anthony Froude (1881-1894)

**Chapman University Economists More Pessimistic About IE Recovery**

*Please see related story "Housing, Job Boom" on Page 3*

The economy in the Inland Empire is going to remain pretty much the same throughout the remainder of 1993 according to economists from Chapman University.

Updating their earlier predictions, Chapman economists James Doti and Esmael Adibi, indicate that their original forecast for 1993 was perhaps a bit too optimistic.

"Because of the lack of growth during the first quarter of the Gross Domestic Product, and the lack of construction related jobs, our new forecast is a little bit more pessimistic," said Adibi.

Originally, the university had predicted that employment would rise to +1.4% from -0.4% in 1992; now, however, the revised forecast

**Riverside County Welfare Program "GAINing" National Respect**

It's no secret that welfare reform is on the top of most every political agenda in the United States. The nation's welfare system has grown to represent just about everything negative in government bureaucracy and there are few who feel that the current system is effective.

The way the welfare system operates in most areas is simply based on an individual or family's income level. If the family or individual falls within a certain income bracket, and is unemployed, then they are eligible to receive a certain amount of money every month based on the number of their dependents.

Opponents of the current system feel that the system promotes the 'something, for nothing' ethic and by giving more money for more dependents, encourages individuals to have more children.

"Where else can someone make money for having kids," said Lawrence Townsend, director of the department of public and social services in Riverside County. "There aren't too many jobs out there where they'll give you a raise for every baby you have. It just isn't practical."



*"There aren't too many jobs out there where they'll give you a raise for every baby you have."*

them into jobs and, according to a recent federal study on welfare, the system has paid off.

Since its inception in 1986, the GAIN program has been effective statewide; however, by far, the most tangible results have been seen in Riverside County where the department of social services has taken the program to heart.

Figures indicate that the single-parent welfare recipients who take part in the county's GAIN program earn an average of 55% more than the individuals who don't participate. The county also boasts that while in 1992, 3.5% of California's total number of welfare recipients lived in Riverside County, 19.5% of the welfare recipients who found work were also from Riverside County.

The reason behind the success of the system in Riverside County is simple, according to Townsend.

"We just try to use some basic common sense and business principles as well as tangible positive feedback to clients in every way, and we actually use the number of job

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**From Ashes—to Landfills and Racetracks: Kaiser Changes Name to Reflect Corporate Redirection**

Like the fabled phoenix, Kaiser Steel Resources Inc. turned into Lashes, immediately re-emerging as Kaiser Resources Inc., as of its annual stockholder's meeting in June.

This particular phoenix began rising from the ashes some time ago, in fact. In the 1930s, founder Henry J. Kaiser initiated payroll deductions for his employees "...the first HMO," says President Daniel Larson, while Kaiser's firm was one of six constructing Hoover Dam.

The Fontana Kaiser Steel enterprise was established in 1942 to support Kaiser's WWII shipbuilding operations. The foundry produced its last steel in 1983.

A \$40 million, 70,000-seat motor sports complex on the former steel mill site is planned by the firm, as a joint venture with Agajanian Prime Ventures of Los Angeles. The major hurdles to the project are likely to be potential traffic congestion and noise, according to Larson. Conversely, "the ancillary benefits of having a major

spectator site are enormous...everything from NASCAR and Indy cars to Friday and Saturday night club races," he says.

Another of the former steel-making giant's non-ferrous ventures is the Eagle Mountain landfill in Riverside County. The project intends to use a former Kaiser Steel iron ore mine, in a remote area 87 miles east of Palm Springs, as a waste-by-rail disposal site. After the permitting process is complete, the facility is expected to create 1,140 new jobs and add \$2.2 billion in economic activity in its first two decades of operation. Referring to the project, Larson has said, "...I'd love to have it permitted by now, but it's amazing the number of studies required."

Other Kaiser-related firms and ventures include a 102-year lease of the former steelmaking water supply to the Cucamonga Water District and a waste hauling joint venture with Burtec Corporation of Fontana, for which Larson says permits are now being sought. Δ



## Editorial

### Health Care Waiting Game No Deal for Businesses

So far, trying to figure out exactly what President Clinton is planning to fold into his national health care reform package has been a lot like playing 'Let's Make a Deal.' As soon as someone guesses what's behind door number one, we're offered another door and then, yet another.

The fact is, no one knows exactly how the health care package is going to come out. And while this may seem like an interesting guessing game to some, to businesses it's a little more akin to a time bomb.

Companies that provide their workers with health care are on the edge of their seats; spending all of their time following, preparing and waiting to see which scenario they will have to deal with.

For many small- to medium-sized businesses in California which are already plagued with the astronomical costs of licensing, pollution regulation, property taxes and the state's cost of living, a costly health care plan could push them over the brink and right into closure. While no one knows exactly what President Clinton is going to reveal this month, the waiting game is becoming a little too much for some businesses who can't afford to make a deal. Δ

### Independence Day Thoughts: Government is the Greatest Threat to Our Liberty

When this country's founders signed the Declaration of Independence on July 4th, 1776, they knew that people have unalienable rights and "that to secure these rights, governments are instituted." Yet today, as Roger Pilon of the Cato Institute explains, most people believe "that the purpose of government is to solve our private problems, from unemployment to health care, economic competition, child care, education and on and on."

This view is far removed from the Declaration's higher moral law which says we have ownership of our rights and may exercise them as we see fit, with respect to the rights of others. This is critical because, as G. Warren Nutter explains, "A free society differs from a controlled one to the extent that the individual is protected against arbitrary seizure of his property by government."

Unfortunately, we take property ownership and its link to freedom for granted. Government makes such a claim on our property through high taxes that it seems as if government has a right to our property. Nutter explains, "a government that collects income taxes amounting to say, half of the income earned by private individuals, quickly begins to argue that it must control what individuals do with their property because government has a high stake in the outcome." This is what has happened with government today: high taxes and regulation. Nutter, notes, "What our forbears rebelled against in the way of taxation looks almost trivial compared with the burden of taxes today."

Spend Independence Day contemplating Nutter's comments and reminding yourself that the purpose of government is to secure our rights; government does not exist to solve our personal problems, primarily because it cannot. No amount of taxes, no institutional design, no "new politics of meaning" can solve your personal problems. Only you can do that when your rights are guaranteed by a just government. But as long as government is more concerned with itself than our rights, it will be, as Nutter says, the single greatest threat to our liberty.

This guest editorial was written for the IEBJ by State Senator Bill Leonard (R-31). Δ

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## Commentary

### Norton Transition; The Case for Aggressive Privatization Support

By Supervisor Jerry Eaves

In December of 1988, the announcement of the closure of Norton AFB was a shock to the community, both in terms of the economy and the loss of a long-time neighbor (the Air Force). The reaction by the local leaders was to form a committee that would combat the long-term effects on the region. This committee was called the "Norton Economic Expansion Committee" and was comprised of approximately 40 local politicians, business leaders and educational people. In February of 1990, the Inland Valley Development Agency (IVDA) was formed as a result of special legislation that would allow the agency to have broad redevelopment powers. The IVDA has a nine-member board, made up of the city of San Bernardino, the county of San Bernardino and the cities of Colton and Loma Linda. Each member agency is represented by two elected officials to serve on the IVDA with the exception of the city of San Bernardino, which has three members on the board, and therefore that entity will be responsible for all planning and zoning decisions concerning Norton. The goal of IVDA is to create jobs to replace the 10,000 jobs lost by Norton's closure, and promote economic "wellness" in the Inland Valley. In June of 1992, the San Bernardino International Airport Authority was formed as a result of a lawsuit settlement between the IVDA and the cities of Highland and Redlands. The SBIAA is made up of six-member agencies: the city of San Bernardino, the county of San Bernardino and the cities of Highland, Redlands, Colton and Loma Linda. Each member has one vote with the exception of the city of San Bernardino which has two voting members, for the same reason as does the IVDA.

Norton is located on the eastern edge of the Los Angeles basin with a freeway system that is like no other in California, with access to the base from all four sides. There is I-10 to the south that runs east and west, I-215 to the west running north and south and SR-30 topping the north and east boundaries of the base. As the freeway system circles the base, there is never more than two and one-half miles to any on/off ramp. This enables all ground transportation excellent access to the major airport facilities with little or no freeway congestion. This freeway configuration and the close proximity to Long Beach Harbor, as well as the city of Los Angeles, has created a great deal of interest by cargo carriers around the nation.

Over the forty-plus years that the federal government occupied Norton as an Air Force Base, there were many excellent facilities constructed to support the mission of the base. These facilities will be converted to be used in the establishment of a civilian operation. The centerpiece of the base would be the main runway, which is 10,100 feet long and 200 feet wide. This represents a capacity that will accommodate the world's largest aircraft for takeoffs and landings with maximum payloads reaching any destination in the world on a non-stop basis. Along with the runway, there is a modern tower and instrument landing system that will take little or no modification to convert to civilian use.

In addition to these facilities, there are three hangers, an air passenger terminal and a wash rack that will be used in support of the main runway. The largest facility is the 1,000,000-square-foot hanger that will accommodate four Boeing 747s for maintenance or retrofitting as well as support shops and administrative offices. The second facility is a 300,000-square-foot hanger that will accommodate 727s with support offices. The third facility, and most important to the economics of the airfield, is the passenger terminal, which has the capacity to handle approximately one million passengers annually and can accommodate seven passenger loading bridges.

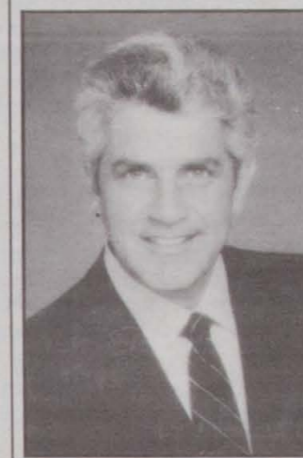
If you combine all of the current facilities the taxiways and runway, the capacity for air operations should exceed the current of the military standards, which will lend credence in the design of cargo, passenger and general activities.

If you were to compare Norton to several other closing bases in the Southern California area, you will not find the ingredients to create the varied use possible at Norton. Most of the closing bases have been used by the Air Force for one specific use, such as George Air Force Base in the high desert: the Flying Mission there was F14 fighter jets; the support buildings would serve only a very limited civilian use, without major modifications. El Toro could be limited to cargo and number of operations, due to current residential encroachment. If March AFB is scaled down to allow a joint civilian/military use, the civilian use will be limited to accommodate the needs of the Air Force.

Norton is probably one of the most well-rounded bases for possible civilian use in the western region. Δ

## I.E.B.J. Close-Up: Carl Ross

Whoever said "It's a Jungle Out There" may have been looking out at the courtyard of Safari Business Center. This month, IEBJ interviews entrepreneur/golfer/hunter/developer Carl Ross, who says the unusual office complex is a dream coming true for him. The complex features life-sized bronze giraffes and a life-sized bronze elephant which roars. For a "safari tour" for school children or other groups, contact Donna White, general manager, at (909) 947-5896.



### A closer look...

Name: Carl Ross

Age: 57

Family: Wife, Angie; daughter, Safari Natalie, 4-1/2; son, Remington Carl, 11 months.

Hobbies: Golf, hunting, fishing and trekking.

Affiliations: Vice president, Safari Club International; member, La Quinta Golf Club and Red Hill Country Club.

*Safari Business Center is a dream coming true. I dreamt of a building, the finest industrial park in the state of California, and I have done just that. My park has a theme and a personality.*

IEBJ: What properties do you own in the Inland Empire?

Ross: I have Safari Business Center on Vineyard Ave., Safari Executive Office Building on Inland Empire Blvd. across the street from the Hilton Hotel and Airport Commerce Center South which is located on Archibald just north of Cedar.

IEBJ: How long were you in the golf business?

Ross: About 26 years, I guess. I was Arnold Palmer's first employee in 1960 and I worked for him for 10 years. In 1970, I founded Lynx Golf Company and was president for 16 years until my retirement in 1986.

IEBJ: What kind of man is Arnold Palmer?

Ross: He is a very interesting person, very honorable, sincere and honest. He's a hard-working, regular guy who grew up in Latrobe, Pennsylvania on a golf course where his father was the pro. I have never heard one person say a bad word about Arnold Palmer. He is the greatest person I have ever known.

IEBJ: Are you happy to be out of the golf business?

Ross: Not really. The golf business is in my blood, and it never leaves you. I lost my left thumb in a hunting accident two years ago, and don't play as well as I used to, but I still love the game. Golf has been very good to me over the years.

IEBJ: When did you buy your first piece of property in the Inland Empire?

Ross: In 1985 I purchased 56 acres of ground from Bunker Hunt and

decided to develop the finest industrial park in California there, and I named it SAFARI.

IEBJ: What changes have you seen in Ontario since you came here in 1985?

Ross: The biggest change has been in the Ontario Airport. I have watched the construction for several years now and understand that the construction of the new terminal will start this fall. This will really strengthen the city of Ontario and enhance the industrial growth within the Inland Empire.



IEBJ: Tell me about Safari Business Center.

Ross: Safari Business Center is a dream coming true. I dreamt of a building: the finest industrial park in the state of California, and I have

done just that. My park has a theme and a personality. From the height of the buildings, which is 35 feet, to the reflective glass offices, to the coin-engraved animal ribbon around all of the buildings, we have a better mouse-trap.

IEBJ: What is your occupancy rate?

Ross: 91%.

IEBJ: Can you explain your high occupancy rate in a very soft real estate market?

Ross: I'm convinced it has to be the

within the center. The fact that we have on-site property management and maintenance is also of value to any prospective client.

IEBJ: What can be done to further increase your occupancy rate and also the general occupancy within the Inland Empire?

Ross: In my opinion, the environmentalists and the politicians are chasing the corporations and many businesses out of the state. We need to relax the policies of OSHA, the AQMD and the EPA to encourage businesses to come to California. Nevada and Arizona are in boom times right now, while California is in the worst depression since the '30s. Until this happens, we will continue to suffer here in the Golden State.

IEBJ: Who are some of your current tenants?

Ross: We have companies like Bell & Howell, K-mart, Valvoline Motor Oil, Westinghouse, General Electric, Sumitomo Machinery, Unisys, Oak Distributors and many other lesser-known companies that we treat like Fortune 500 companies.

IEBJ: Are you under construction now?

Ross: Yes, we have about 140,000 square feet under construction now, and that will total about 1,100,000 square feet available by next year.

IEBJ: I'm sure you have been asked many times why you have put so much money into your park. Can you explain this to me?

Ross: Most developers build industrial buildings, get them leased, sell them to an investment group or an insurance company and then go down the road and build another park. I built Safari Business Center to own, not to sell. My children will own Safari Business Center some day and I'm very proud of what I have, and this is reflected in the overall condition of the business center.

IEBJ: What are your plans for the future?

Ross: At this time I have no future plans. I have one more building to complete at Safari, and I probably won't build after that. Δ



## Getting a Bank Loan: A Real "Catch-22"

By Bill Cramer

Today's business person finds it very difficult and cumbersome, if not impossible, to obtain a bank loan. They must supply increasingly more documentation and are subjected to extremely rigid credit standards. Most feel that only those who don't need the money can get it. With the current downturn in our economy and the ever increasing demands of government regulation along with skyrocketing taxation, where can the small business person turn for financial assistance when they really need it?

In order to address the answer, I think we should first look at the past. When I started in banking some 20 plus years ago, the banking environment seemed more stable. Then deregulation came along. It allowed savings and loans to become banks and interest rates to become more competitive.

It also was an era where bank regulators relaxed their standards. New opportunities in banking arose. Large chain banks expanded their markets by opening new branches and many new community oriented independent banks were formed.

Business financing was readily available and consequently many individuals started their own companies. Many experienced exploding growth in sales and profits. Rarely did a business fail for lack of sales. The failures could usually be traced to poor management. Many times successful business people decided to take on very large contracts without the required capital to keep the cash flow going, or that same business person may have expanded into a whole new product line that they really had no expertise in. Invariably, there had been no real business plan, just "shoot from the hip and take it as it comes."

Our personal standard of living showed great gains during this same period. The vast majority of all Americans were able to share the dream of home ownership and a comfortable lifestyle. Our economy soared, especially in California. Even while the rest of the country was in a recession, we Californians just kept surging ahead. Real estate values continued to escalate very rapidly. Many fortunes were made, not from business profits, but from real estate investments.

Today we see a much different picture. California has really been hit by the recession. Real estate (our most valued commodity) has taken a 30% plus drop on average. Business after

business is filing bankruptcy. Large companies are closing plants and consolidating operations. Regulation and taxation appears to have no way to go, but up, up, up! Other states are offering fantastic incentives for our companies to move to their beautiful cities.

Well, I believe that even with all the downturn, there is still a very strong economy alive in California. Many of my customers are still in business today, recording good profits. These business owners are sharp, knowledgeable entrepreneurs who have developed solid business plans. They utilize financial information as a tool to understand and guide their business. Conversely, most of the companies that have failed in recent years have not structured themselves to prepare for a potential downturn and have never even realized what happened until it was too late. They have ridden the crest of our economic good times with the belief that there would always be another sale to pay the bills.

I do not lay the blame for business failures solely on the business owners. Our business community needs to be more informed on how to run a successful business. Although there are many sources of financial assistance readily available to the business person today, historically they are not utilized. One way of ensuring this is to maintain the high credit and business standards of the entire financial community to include banks, savings and loans, thrift and loans as well as mortgage lenders. By doing this, any business that wanted to borrow would have to provide acceptable financial information prior to obtaining financing.

My experience is that a business person can find financing for their company if they have a modestly capitalized business, collateral with a liquidation value sufficient to cover the loan and have sufficient verifiable resources to repay the debt. I don't think that is too much to ask for on any loan request. Banks should not be risk takers! Leave that to the venture capitalists. Those banks that have failed were the institutions that allowed businesses to have loans without good documentation and inadequate collateral and limited equity in the business.

I have had the pleasure of being involved in making government guaranteed loans through the U.S. Small Business Administration (SBA) for the last six years. These loans require two to three times the amount of docu-

mentation and considerably more underwriting standards of most regular bank direct loans. However, the SBA allows businesses to borrow at a higher loan-to-value ratio, as well as longer terms. Even startup businesses can get a loan when the principals demonstrate a strong management background in the same field, have prepared a well documented business plan, have collateral with a liquidation value sufficient to cover the loan and have a one-third capital injection of their own funds. These extended risk factors have not created a significantly larger increase in defaults and losses to the SBA lenders. A well documented credit rarely goes to default.

All SBA loans require a minimum of a two-year projection of the business' income and expense. Virtually all my customers, whether direct or SBA, have NEVER completed a projection for their company. Shouldn't a

business person have a solid plan for their business? Shouldn't they be able to demonstrate to a lender that they understand what will happen to their cash flow if their sales increase or decrease? If they don't understand these areas, they should seek advice from their accountant, their banker, or a financial consultant. Additionally, the SBA has numerous programs, seminars and the Service Corp of Retired Executives (SCORE) that can assist at minimal or no cost.

As the old saying goes, "The best defense is a good offense." BE PREPARED. I can assure you that if you do regular business planning, you will find that loans will be much easier to obtain—and possibly that you don't have to borrow at all. Δ

Cramer is SBA loan manager of DeAnza National Bank, based in Riverside.

## Credit Problem May Be More Than Just a Crunch

Despite recent national headlines insisting that the credit crunch is waning, the Inland Empire and the rest of California are still stuck dead in the middle of a much deeper problem than stingy lenders.

As businesses sit back and wait for the rebirth of the economy, banking officials are trying to send a message to entrepreneurs that, despite their eager anticipation, the economy might not be getting any better. And because of this grim forecast, banks are simply not in a position to make venture loans.

"I think companies have to realize that this is what the business environment is going to be like, in the '90s at least," said Bill Powers, president and CEO of Eldorado Bank. "I hear all the time 'when is this economy going to turn around,' well, it's done turning around, and this is what we have to work with."

During the last year, the banking industry has begun to right itself, securing its loans and keeping a very watchful eye over investments in the wake of the banking debacles that rocked the industry in the last few years.

This increased prudence by banks toward lending has created a problem for some businesses looking for financial assistance.

Ross and Susan Cutshaw experienced first-hand the heightened scrutiny of banks when it comes to lending

venture capital. The Cutshaws spent over three years trying to obtain financing for the construction of a carpet and tile store in Cathedral City.

The Cutshaws were just about at the end of their rope, they had exhausted nearly every avenue and no one seemed willing to lend money for a new business, according to Ross.

Powers insists, however, that banks are not being stingy, but rather they are simply not willing to take any risks when it comes to their investors' money, and this, according to Powers, is simply realistic.

"It is not that we are not willing to lend money," said Powers. "And it's not that we're more selective. A company's balance sheet simply dictates whether or not we can give them a loan. We can't spend good money chasing bad, and we can't make a loan unless we are confident it will be paid back."

This type of attitude may force companies to look at their own expenses and services and adjust them to meet the new, less forgiving financial climate.

"I know some companies that have seen their sales drop 20% to 30% but they are making the same amount of money," said Powers. "They are doing this because they reacted to the new market, they countered their drop in sales with spending cuts and aggressive marketing, they've worked everything out and are surviving." Δ

## Education Vouchers: Can We Afford Status Quo?

By Mark Vander Ploeg

The debate over school choice is heating up sooner than expected. The Parental Choice in Education Amendment, which was to appear on the ballot in June of '94, will now be on the ballot in November.

Just what is this amendment all about and who should be concerned with it? First of all, everyone should be concerned with the education system. In the U.S., education spending has gone from \$1,600 to \$4,700 per student from 1960 to 1990 (in constant '88 dollars). While this was happening, SAT scores fell from 975 to 900. U.S. businesses are spending billions of dollars to teach basic skills to entry-level employees while colleges are devoting increasing resources to remedial education. The state of California currently spends more than half of its budget on education, but in 1992 the state ranked 34th in SAT scores. In recent years, many businesses have been down-sizing, but in California the education bureaucracy has grown to the point where there are now 127 non-teachers for every 100 teachers. California expects a 40% increase in enrollment by the year 2000. According to the Governor's office, it currently takes the taxes of 22 employed citizens to pay for one classroom. Thus, our economy will have to grow by 40% in the next seven years just to pay for the additional new students. Can we afford the status quo?

The Parental Choice in Education Amendment will finally bring market forces to public education. Just the threat of this amendment being on the ballot has caused various school districts to make limited changes in the right direction. While this is welcomed, what will motivate these schools to change if the amendment fails? The amendment encourages the private sector to become a partner in educating our children. Private schools would absorb some of the two million new students and reduce the need for new tax dollars by decreasing the number of new schools to be built, as well as educating students at a lower overall cost.

This amendment gives parents the freedom to choose the best public or private school for their children. Parents are given a voucher equal to half the amount normally spent per student in the public schools. The voucher would be worth about \$2,600 per year. A parent can choose any public school or any private school which chooses to participate in the voucher system. Some critics argue that \$2,600 is not enough to pay for tuition at a private school. They charge that the only people who will benefit are those who

already can afford to send their children to expensive private schools. However, there are more than 2,000 Catholic and Protestant schools in California that charge tuition that would be covered or nearly covered by the voucher. In the U.S., 95% of Catholic schools and 88% of Protestant schools charge less than \$2,500 per year, with some charging less than \$500. Any amount of the \$2,600 voucher that is not spent will carry over and can be used at any participating school or college up to age 26.

Other critics bring up the issue of state funds being used at religious schools. That would not be a problem with this

amendment because the voucher is a grant-in-aid to the parents of the student—not to the school. In a similar fashion, the G.I. Bill provides funding to public and private college students, including those attending seminary.

Businesses know there is no more powerful motivator for improving a product or service than stiff competition. With the current system of "free" public education, most parents don't have a choice, especially in the inner city. Inadequate schools cause some parents to move to another part of town for the sake of their child's education, leaving the inner city to those who can't afford to move. This

amendment has the potential to have positive effects far beyond the school system.

Financially, the taxpayers of California can't afford the status quo, especially with the new student projection. Academically, we aren't going to get the desired improvements without major reform. Unless we can break the monopolistic hold the education establishment has on students, real improvement will be an unrealistic dream. The only thing on the horizon that will force the public schools to compete in a free-market system is the Parental Choice in Education Amendment. It is a change whose time has come. Δ



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## Financial News

### Chino Valley Bank Appoints Service Manager for Colton Office

Chino Valley Bank has announced the appointment of Peggy Parker as service manager of the bank's Colton office. Her most recent assignment was with Riverside National Bank.

Parker is active in community affairs and is a board member of the Family Services of Riverside and a member of the Chamber of Commerce. Δ

### Carolyn Phillips New Asst. VP at Chino Valley Bank in Covina

Chino Valley Bank has announced the appointment of Carolyn Phillips as assistant vice president and banking officer of the bank's Covina office. Phillips was formerly an assistant vice president and loan officer with City National Bank. Δ

### Free Guide to Managing Troubled Loans Now Available

Jess Kent & Company, a Los Angeles-based financial consulting firm, has published "Seven Tips for Managing a Troubled Loan," a concise guide to dealing with banks and other sources of capital.

The leaflet is one of a series of publications on corporate development, capital markets and capital research topics. For a free copy, call Jess Kent & Company at 213/489-6820 or write 445 S. Figueroa St., Ste. 2600, Los Angeles, CA 90071-1630. Δ

### Sharon Santibanez of Chino Valley Bank Moves to Ontario Branch

Chino Valley Bank has announced the appointment of Sharon Santibanez to the position of assistant vice president and service manager of the bank's Ontario office.

Santibanez was formerly assistant vice president and service manager of the Colton office. Santibanez joined Chino Valley Bank in 1986. Δ

### Chino Valley Bank Appoints Asst. VP & Treasurer

Chino Valley Bank has announced the appointment of Ludy Siongco to the position of assistant vice president and assistant treasurer in the bank's finance and operations division.

Siongco has held positions with United Mizrhi Bank LTD, Credit Agricole, Kellogg & Andelson Accountancy Corp. and Pacific Union Bank. Δ

## Inland Empire People

Steve Arriaga, recently arrived at Orange National Bank, has been in banking since 1971. He left banking for a while to work with a small business, then realized that the SBA loan program was a good direction for his personal goals. He enjoys serving others and says, "the bonus of this for me is that I learn a great deal about my clients and their businesses."

Arriaga is assistant vice president/SBA loan officer and business development officer in the Rancho Cucamonga office. He believes the Inland Empire has the potential for continued growth. He cites the successes of airports, labor forces and land as examples of such growth.

Arriaga's management style delegates authority and responsibility to a trained staff. He believes in a hands-on type management and that "people are your assets."

Arriaga has lived in the West End of the Inland Empire since 1981, as do his children. Exercise, traveling and family barbecues fill most of his spare time, along with his attendance at Our Lady of the Assumption Catholic Church.



Arriaga says that the death of his father has had the greatest impact in his life.

"You don't seem to realize what life's values are until you have experienced personal loss,"

Arriaga says. "I believe through this experience, I became more aware of the honor of being of value, to serve and to provide for others. My father lived by these philosophies, and was an excellent role model for me."

Arriaga's goal in life is "to be of service in the most sincere meaning of the word. To have an epitaph that reads: There goes a good man." Δ

## Creative Financing Strategies

By Mary Ann Quay, CPA

Cash flow is the lifeline of any business, and most successful companies rely on some form of borrowing to maintain smooth sailing through the turbulence of our rocky economy. Getting and keeping a good source of credit may be the difference between keeping your head above water and sinking into oblivion. The challenge is especially tough due to the unusually tight lending policies we've seen in recent years.

If yours is a small business, the potential lending sources you have to choose from are slim. Loans made by commercial and industrial lenders in California have decreased 16% over the last five years and venture capital loans in the U.S. have gone down by 65% in the same period. Even if you already have a good banking relationship that has provided you working capital and other loans, you'll probably find the lender looking you over with a keener eye the next time your loan is up for renewal. You may be asked for more collateral, more personal guarantees, lower credit limits or other restrictions.

### What can you do to make sure you get the credit you need?

To maintain good standing with your current lender, keep the lines of communication open. Inform your lender of changes in projections or results that differ from what you thought they would be. Keep on top of your financial activity, prepare current balance sheets and income statements, and analyze important financial ratios and key figures such as inventory, accounts receivable, etc. Anticipate the questions your lender will ask and prepare explanations of unusual items.

If your business is experiencing a drop in sales, show your lender what you are doing to maintain cash flow. Are you cutting expenses? Are you keeping your inventory levels to a minimum? Are you aggressively marketing? Are you on top of your accounts receivable collections? Do you have a plan for the future, both short-term and long-term? Is your company well-run, organized and staffed with knowledgeable people? Do you have a good CPA that helps provide financial advice? Positive answers to these and similar questions can help your lender put together a financing agreement you can both live with.

### What if you are looking for a loan for the first time?

With credit conditions being the tightest they've been in many years, you may find it difficult to interest someone in lending to your company. One bright spot in the lending arena is the Small Business Administration. SBA loans have actually increased by more than 100% over the last five years.

SBA loans are made by conventional banks but guaranteed by the U.S. government and they are designed to help businesses that have trouble getting regular financing. Demand for these loans has been so great that this year's SBA funds are almost dried up, but more funds should become available when the new year starts on October 1.

If your income statement is weak, but you do have unencumbered assets, you probably can obtain a loan using the assets as collateral. "Factoring" your accounts receivable is another option, if you are willing to turn your receivables over to the finance company. While generally more expensive and sometimes a nuisance to cope with, factoring can be very helpful if

no other sources of cash are available, particularly if you are expanding your sales rapidly.

Another possible source of funds is a private loan from a friend, relative or business associate. Some business owners have even used credit cards, personal loans or borrowing against their homes to provide working capital. The important thing is to make sure you have developed a plan for paying off the loan and that borrowing the money makes sense for your company. If your business is declining and realistic forecasts show the future only looks dimmer, don't go further into debt only to delay the inevitable. It may be wiser to get out before you've lost everything.

### What if you don't need a loan right now?

Even if you don't see a need for borrowing right this minute, you should consider establishing a banking relationship and a business line-of-credit for use in the future. It's frequently easier to get a loan when you don't need it, and establishing a history of good use of credit will pay off later when you need extra cash for an opportunity that arises to expand or improve your business. Current low interest rates make a line-of-credit a relatively inexpensive "insurance policy" for future cash flow needs. Δ

Mary Ann Quay is a partner of Vicenti, Lloyd & Stutzman, CPAs and Business Advisors, located in La Verne.



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## Union Bank Backs Dental Practice

Special to: Inland Empire Business Journal

Like many young professionals, Jerry Middleton's dream was to run his own business. In his case, the business happened to be a dentistry practice.

"After graduating from college and serving my residency, I went to work for other dentists," says Middleton, D.D.S. "While the experience was

invaluable, I soon realized I wanted to be my own boss."

Middleton and his wife, Denise, an accountant, began researching his options. They soon discovered that the business environment had changed significantly from a few years before.

"It used to be that a dentist could staff his office, hang out a shingle and the practice would steadily build from referrals alone," says Middleton. "This simply isn't true anymore.

There's much more competition. And, the many changes in health care coverage alone raise many obstacles. The decision to start a practice is a much more challenging and complex issue today."

After further research, Middleton decided it was most prudent to purchase an existing dentist's practice.

"I looked for a top professional with a strong reputation in the community," Middleton explains. "I found

what I was seeking with Dr. Kelson, who began his Riverside practice 35 years ago. By joining him at this stage in his career, I have an opportunity to learn from him, establish my clientele and assume the practice as he gradually enters retirement."

With this opportunity in mind, the couple started talking to banks about business loans.

"I had a hard time getting any response until we spoke to Chris McCullough at Union Bank," says Middleton. "We were particularly impressed by the quick attention and service we received from Chris. He returned our call promptly and found the time to sit down and talk with us.

"Although we unexpectedly received private financing to purchase the business, we had other banking needs. I wanted to replace the serviceable yet well-worn chairs and technical equipment with updated furnishings. We chose Union Bank for securing a new equipment loan and, again, we were pleased with the quick and courteous service."

McCullough, vice president and manager of Union Bank's Tyler-Magnolia office, sees the Middletons quite often these days. Not only have they secured a new equipment loan with Union Bank but also maintain other business accounts, such as checking and credit cards, with his office.

"We're really committed to seeing businesses in our community thrive and grow," adds McCullough, who has worked for Union Bank for six years. "The Middletons are a good example of a couple who came to us, eager to start a new business, and now we're supporting their efforts.

"Unlike some banks, we can make loan decisions at the local level, speeding the approval process," notes McCullough. "Union Bank is small enough to offer its customers personal attention but large enough to offer a wide range of financial services."

Union Bank is the fourth largest commercial bank in California with \$16.5 billion in total assets. It has more than 200 banking offices statewide and five overseas facilities.

"In these uncertain economic times, it's reassuring to know we're working with a stable institution," Middleton says. "The dental practice is keeping me very busy and it's comforting to know I have a bank I can rely on as the need arises." Δ

### THE TOP 20: U.S. INTERNATIONAL SERVICE BANKS

Ranked by Commercial Letter of Credit Dollar Volume

Bank	Phone	Letter of Credit (\$ in Thousands)	Total Assets (\$ in Thousands)	Letter of Credit Opening Fee <sup>1</sup>	Executive Contact
1. Citibank NA* New York, N.Y.	(212) 559-6788	4,675,000	159,858,000	N/A	Karen Westgaard, A.V.P.
2. Chase Manhattan Bank NA* New York, N.Y.	(212) 676-3508	2,389,630	76,215,556	\$70	Scott McCoy, V.P.
3. Bank of America National Trust & S.A.* San Francisco, CA	(510) 675-8289	2,315,000	97,074,000	\$100-\$250	Jim Keesey, V.P.
4. Manufacturers Hanover Trust Co.* New York, N.Y.	(212) 623-3982	2,204,000	55,926,000	Negotiable	Jeff Plotkin, V.P.
5. Bank of New York New York, N.Y.	(914) 684-5402	1,601,379	38,264,079	\$100	Dimitry Schatiloff, V.P.
6. First National Bank of Chicago* Chicago, Ill.	(312) 407-2709	899,808	32,221,205	\$80	Walter Baker, V.P.
7. Chemical Bank* New York, N.Y.	(212) 820-3398	844,000	49,405,000	Negotiable	Victor Marinaccio, A.V.P.
8. First National Bank of Boston* Boston, Mass.	(617) 434-5312	787,932	25,220,456	Negotiable	Ben Moyer, Division Excc.
9. Security Pacific National Bank* Los Angeles, Calif.	(213) 345-2922	730,099	54,961,196	\$65	Maria Elena Ugarte, A.V.P.
10. First Interstate Bank of California Los Angeles, Calif.	(213) 239-2654	653,715	20,242,960	\$95	Radcliffe Forbes, V.P.
11. Corestates Bank NA* Philadelphia, Pa.	(215) 973-2964	574,521	15,306,256	\$55	Robert Walton, V.P.
12. Republic National Bank of New York* New York, N.Y.	(212) 525-6245	551,433	23,366,019	\$95	Juda Israel, V.P.
13. Bankers Trust <sup>2</sup> New York, N.Y.	(212) 250-4765	516,000	53,186,000	Negotiable	John Ladany, V.P.
14. NCNB Texas National Bank* Dallas, Texas	(214) 508-3093	498,008	34,181,458	\$100	Pamela Frank, V.P.
15. Norwest Bank* Minneapolis, Minn.	(612) 667-9704	374,874	11,750,971	N/A	Bernie Rooney, Officer
16. Continental Bank* Chicago, Ill.	(312) 923-5951	342,000	24,929,000	\$75	Barbara Payne, Coordinator
17. Union Bank* San Francisco, Calif.	(415) 445-0616	315,552	16,610,807	\$80	Molly Casey, V.P.
18. Citizens & Southern National Bank* Atlanta, Ga.	(404) 607-2204	310,304	12,466,741	\$100	Doug Parker, V.P.
19. National Westminster Bank USA* New York, N.Y.	(212) 602-1361	293,267	15,361,183	\$60	Andrew de Soiza, V.P.
20. Bank of California NA* San Francisco, Calif.	(415) 765-2792	259,965	8,393,677	Negotiable	Beth McClellan, V.P.

<sup>1</sup> Minimum Fee Import Letters of Credit  
<sup>2</sup> Annual LC Vol. Min. of \$15 Million

\*Services Middle-Market Customers  
All Figures as of June 30, 1991

Sources: Sheshunoff Information Services  
and International Business Research

## PEOPLE, PLACES & EVENTS

### Mary Tucker Added to Radisson SB Staff

The Radisson Hotel-San Bernardino Convention Center has added Mary Tucker to its marketing department, General Manager Jim Deskus has announced. Tucker will handle the association and government accounts for the hotel.

Tucker most recently was employed at the Doubletree Club Hotel in Ontario. She is a member of the California Society of Association Executives and the Society of Government Meeting Planners. Δ

### UCR Scientist Elected American Physical Society Fellow

Benjamin C. Shen, professor and chair in the Department of Physics at the University of California, Riverside, has been elected a fellow of the American Physical Society in recognition of his research in high energy physics.

Shen, a UCR faculty member since 1969, was one of 164 scientists throughout the world elected fellows for 1992. Formed in 1899, the 43,000-member American Physical Society is dedicated to the advancement of physics and dissemination of new knowledge in the discipline.

Part of a large scientific collaboration at CERN, the European Organization for Nuclear Research in Switzerland, Shen and his UCR colleagues are testing an aspect of the so-called "Standard Model." The theory has been developed by physicists over the last 25 years to describe the fragments and forces that shape nature.

It holds that the four forces — gravity, electromagnetism, the strong force and weak force — were part of a single force during the theoretical Big Bang advanced as an explanation for the creation of the universe. Specifically, Shen's group is attempting to confirm the unification of the electromagnetic force and the weak force that causes radioactivity. They are studying the debris and energy

caused by high-speed collisions of electrons and positrons, the antiparticles of electrons, in a huge underground collider at CERN.

Shen, science advisor to Congressman George E. Brown, Jr. (D-Riverside), earned his bachelor's degree in 1959 and Ph.D. degree in 1965, both in physics at UC Berkeley. Δ

### Valley Detroit Diesel Allison Purchases Mira Loma Building for \$1.6 Million

Valley Detroit Diesel Allison, a Detroit diesel corporation and General Motors Corporation, distributor of engines and related parts, has acquired a 50,688-square-foot industrial building on 5.79 acres in Mira Loma, according to Grubb & Ellis Commercial Real Estate Services. The \$1.6 million acquisition is the City of Industry-based firm's first Inland Empire location.

The building is located at 11300 Inland Ave. in Empire Business Center. The building is slated for

occupancy in July 1993. The firm will initially employ 50 workers at the new facility and as many as 125 by October 1996. Δ

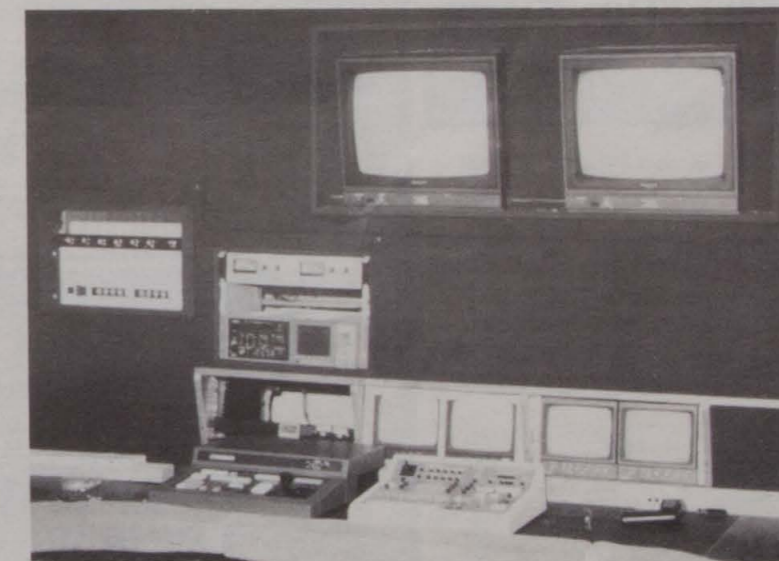
### Radisson Names Riddle Director of Sales & Marketing

Radisson Hotel San Bernardino Convention Center has hired Verlene Riddle as its director of sales and marketing.

Riddle most recently was employed at Quality Suites in San Diego. She is a member of the Meeting Planners International, Hotel Sales Marketing Assn. and the San Diego Business Travel Assn. Δ

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# Environmental Companies Serving the Inland Empire

Listed Alphabetically

Company Name Address City/State	Billings (million) 1992	1992 Regional Breakdown (\$ or %) L.A./O.C./I.E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax
<b>AeroVironment, Inc.</b> 222 E. Huntington Drive, Suite 200 Monrovia, CA 91016	\$16	30% 10% 60%	1970 Monrovia 180	Air Quality Soil & Groundwater Energy Efficiency	Local Industry Local Governments General Motors	Tim Conner CEO/President (818) 357-9983/359-9628
<b>Allwest Geoscience D.V.B.E.</b> 765 J. State College Blvd., Ste. 384 Fullerton, CA 92631	\$1	15% 80% 5%	1992 Fullerton 12	Geotechnical Engineering Environmental Assessment Materials Testing	Developers Commercial Cities, State & Federal Agencies	John R. Gery Owner (714) 773-1232/773-0465
<b>Alton Geoscience</b> 25-A Technology Dr. Irvine, CA 92718-2302	\$17.1	25 60 15	1981 Irvine 132	Residual System Design Remediation Contracting Environmental Consulting	Major Oil Companies	William T. Hunt Reg. Western Oper. Mgr. (714) 753-0101/753-0111
<b>Barsotti's Inc.</b> 11936 Altamar Place Santa Fe Springs, CA 90670	n/a	80% 15% 5%	1980 Santa Fe Springs 250	Asbestos Removal Lead & PCB Removal Demolition	Commcl./Industrial Firms Property Management Firms Building Owners	Leslie A. Mattias President/CEO (310) 944-0078/944-2057
<b>Camp Dresser &amp; McKee, Inc.</b> 430 N. Vineyard Ave., Ste. 310 Ontario, CA 91764	\$5.0 (Ontario Only)	10% 25% 65%	1947/1981 I.E. Cambridge, Mass. 2,200/30 IE	Water, Waste Water, Solid Waste Hazardous Waste Management Storm Water	Government Agencies Utilities, Industries	Richard W. Cornelle Vice President (909) 986-6811/984-9328
<b>CH2M Hill</b> 2510 Red Hill Avenue Santa Ana, CA 92705	\$35	75% 10% 15%	1946 Denver 5,000	Water/Wastewater Pl. & Engr. Transportation, Solid & Hazardous Waste Mgmt. Geosciences, CM	Private Industry Utilities/Caltrans Federal Govt. County/Local Govt.	Jerry D. Boyle Vice President/Reg. Mgr. (714) 250-5500/250-5508
<b>Chemical Waste Management</b> 10960 Boatman Ave. Stanton, CA 90860	n/a	65% 20% 15%	1973 Oakbrook, IL 81,000	Site Remediation Site Investigation	Aerospace Public Utilities Private Business	Anneline Osterberg Sales Manager (714) 826-6320/826-2057
<b>Dames &amp; Moore</b> 3602 Inland Empire Blvd., Ste. C-110 Ontario, CA 91764	n/a	50% 30% 10% 10% (San Diego)	1938 Los Angeles 3,500	Planning/Design Waste Management Environmental Engineering	Public Sectors City/County Agencies Private Sector	Brian Wynne Managing Principal (909) 980-4000/980-1399
<b>Earth Systems Environmental, Inc.</b> 79-811 Country Club Drive Bermuda Dunes, CA 92201	\$3.0	10% 1% 30%	1989 San Luis Obispo 23	Soil & Groundwater Remediation Soil & Groundwater Assessment Property Transfer Assessment	Oil Companies Commercial, Industrial Local Government	David Bramwell Senior Geologist (619) 345-9772/345-7315
<b>Ebasco Environmental</b> 3000 West MacArthur Blvd. Santa Ana, CA 92704	\$125	65% 10% 25%	1905 New York 800	Waste Management Environmental Assessments Planning	Industrial Governmental Agencies	Hal Schneider Manager So. CA Ops (714) 662-4047/662-4049
<b>Ecologics Environmental Consulting Co.'s</b> 4125 E. La Palma, Suite 300 Anaheim, CA 92807	N/A	n/a n/a n/a	1982 Anaheim 80	Toxicology/Risk Assessment, Industrial Hygiene & Safety, Env. Engin., Env. Health Ser., Training, Asbestos, Geotechnical, Lead-Based Paint Mgmt.	Industry Public Agencies Financial Institutions	Brian Hunt Chief Operating Officer (714) 528-0000/528-3300
<b>EMCON Associates</b> 1420 E. Cooley Drive, Suite 100 Colton, CA 92324	\$80	\$9.1 \$5.1 \$2.4	1971 San Mateo 1,025	Env. Consulting & Engineering Solid Waste Management & Minimization Hydrogeologic Invest., Hazardous Waste Remediation & Clean Up, Undergrmd. Tnks.	Oil Companies Cities & Counties Aerospace, Mfg. Federal Governments	Martin T. Czerniak, P.E. Branch Manager (909) 824-9855/824-5078
<b>ENSR Consulting and Engineering</b> 4340 Von Karman Avenue, Ste. 200 Newport Beach, CA 92660	\$128	N/A N/A N/A	1964 Acton, MA 1,000	Air Toxics, Modeling; Permitting, Auditing; Compliance; Des. Eng.; Haz. Waste Remed.; Env. Communications; Health Sci.; Health & Safety; Litigation Support	Law Firms, Chemical Financial Institutions Utilities Trade Associations	Bruce S. Beattie VP/Gen. Manager (714) 476-0321/476-8738
<b>GeoResearch</b> 3960 Gilman Street Long Beach, CA 90815	\$5.5	60% 30% 10%	1984 Long Beach 80	Phase I,II,III Site Assess., Enviro. Audits Water Supply Development Hazardous Waste Management Remediation Syst. Design & Installation	Aerospace, Mjr. Oil Cos. Local, State & Federal Governments Banking & Legal	Michael M. Mooradian President (310) 597-3977/597-8459
<b>GeoTest</b> 3960 Gilman, Suite 908, P.O. Box 90911 Long Beach, CA 90809-0911	\$2	60% 30% 10%	1985 Long Beach 20	CA State Certified Mobile Labs. CA State Certified In-House Labs. Full Service	Aerospace, Mjr. Oil Cos. Local, State & Federal Governments, Bnkg/Legal	Dr. Robert Clark Lab. Director (310) 498-9515/597-0786
<b>Harding Lawson Associates</b> 3 Hutton Centre Drive, Ste. 300 Santa Ana, CA 92707	\$112.39	50% 30% 10%	1957 Novato, CA 960	Hazardous/Solid Waste Management Geotechnical and Environmental Engineering Geological and Hydrogeological Studies	Petroleum & Petrochemical Co. Manufacturing and Transportation Commercial and Governmental	Bartlett W. Patton Regional Vice President (714) 556-7992/662-3297
<b>Kleinfelder, Inc.</b> 3077 Fite Circle Sacramento, CA 95827	\$48	5% 2% 2%	1961 Walnut Creek 650	Soils & Materials Testing Environ- mental, Geotechnical Eng. Air Quality, Hazardous Waste Management Private & Public Sector	Military-Federal Agencies Local Governments Public & Private Sector	Donald Rothenbaum Principal-In-Charge (916) 366-1701/366-7013
<b>Law/Crandall, Inc.</b> 14340 Elsworth Street, Ste. 112 Moreno Valley, CA 92553-9003	\$350	90% 5% 5%	1948 Atlanta 4,000	Remediation Des. & Man.; Regulat- ory Compliance; Haz. & Solid Waste Mgmt.; CERLA; Resources & Water Qual- ity Management	Local, State & Federal Gov- ernments; Major Investment firms; Health Care Institut- ions	Barry J. Meyer Principal Engineer (909) 656-1995/656-3233

\*\* = Headquartered in the Inland Empire N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones. Copyright 1993 Inland Empire Business Journal.



## Ontario Firm Finds Gold in Trash

Once known simply as the "junk business," recycling has evolved into an integral part of today's society, and for many businesses, has become a definite factor in their profitability. Companies that generate scrap metals as part of their manufacturing processes realize the importance of recycling their remnant product to add to their bottom-line profit picture.

Ontario Metal Recycling is a full-service recycling company that has been servicing the Inland Empire for 30 years. Because of the tremendous volume of scrap metals that flow through their facility on a daily basis, they have established markets both foreign and domestic that are virtually out of reach of many of their competitors. Their many years of experience, along with their fully computerized operation, allows them the ability to customize a facilities scrap handling system to maximize the cost efficiency of the organization. As most companies realize, the timely movement of their scrap metals is crucial to their ultimate success and profitability. After a comprehensive survey of a customer's needs, Ontario Metal Recycling provides all of the equipment necessary to implement the most efficient system possible for their industrial accounts. They maintain a fleet of trucks whose drivers are dedicated to the expedient servicing of all industrial customers.

Customer service is an intricate part of the philosophy of Ontario Metal Recycling. It is not an uncommon sight to see employees, as well as the owner himself, Harrie Cohen, circulating amongst customers, shaking their hands and thanking them for their business. Although Ontario Metal Recycling has grown to be one of the largest, most advanced scrap handling facilities in the valley, they have never lost sight of the personalized touch that was so important to its founder, the late Isaac Cohen, whose motto was "the customer is king."

Although the industrial seg-  
ment of Ontario Metal Recy-

cling's business is a major part of their operation, the general public's business also plays a substantial role in the success of the recycling center. Well known for its reputation of "We'll beat any price in town," the motto is evident by the number of customers who stand in line with competitor coupons in hand, knowing that they will truly receive "the best

price in town." With AB939 in effect, the bill that dictates that a 25% reduction of the wastestream be met by 1995 and a 50% reduction by the year 2000, recycling is certainly an issue not to be overlooked by the general public or by industry in California. Ontario Metal Recycling has positioned itself to be fully prepared to accommodate the

current as well as the future needs of the Inland Empire's growing population.

If you are not currently utilizing the services of Ontario Metal Recycling, please contact them at (909) 983-0655 to have an account executive conduct a free analysis of your company's recycling needs. Δ

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# Environmental Companies Serving the Inland Empire

Listed Alphabetically

Company Name Address City/State	Billings (million) 1992	1992 Regional Breakdown (\$ or %) L.A./O.C./I.E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax
Leighton and Associates, Inc. 1737 Atlanta Avenue, Suite 1 Riverside, CA 92507	\$21	33% 38% 13% 16% (San Diego)	1961 Irvine 207	Environmental Services Geotechnical Engineering Construction Mats Testing	City Agencies State Agencies Transportation Agencies Land Developers	Houman Makarechi, P.E. V.P./Managing Principal (909) 788-5800/788-0831
Lockman & Associates- Inland Empire Regional Office 2930 Inland Empire Blvd., Suite 101 Ontario, CA 91764-4804	\$4.5	63% 27% 10%	1964 Monterey Park 45 Co. Wide 5 Inland Empire	Solid Waste Management Planning and Design Services	State/Local Government Private Industry Institutions	C.W. Lockman, P.E. Principal/Director of Inland Empire Reg. Office (909) 944-6988/948-8508
Marcor of CA, Inc. 10355 Vacco Street South El Monte, CA 91733-1407	\$11 (CA) \$38 (Nation)	70% 10% 20%	1980 Baltimore 500	Asbestos Abatement Lead Abatement USTs, Heavy Metals Facility Decontamination	Industrial Facilities Commercial Properties Aerospace, Utilities	Matthew Westrup VP/Gen. Manager (818) 401-0722/401-0763
McLaren/Hart Environ. Engineering Corp. 100 North First Street, Suite #210 Burbank, CA 91502	\$90	50% 40% 10%	1977 Rancho Cordova 700	Remedial Investigation/Clean-up Regulatory Compliance Audits Risk Assessment	Oil & Gas Industry Chemical Industry Manufacturing	Michael Kinworthy Regional Manager (818) 841-0606/841-0896
Michael Brandman Associates 2530 Red Hill Avenue Santa Ana, CA 92705	\$14.0	25% 35% 12%	1982 Santa Ana 120	Environmental Compliance (NEPA/CEQA) Natural Resources Management Planning Services	City of Lake Elsinore Disney Development Corp. Lewis Homes	Michael Brandman, Ph.D. CEO (714) 250-5555/250-5556
Nolte and Associates 120 Columbia, Suite #600 Aliso Viejo, CA 92656	n/a	2% 94% 4%	1949 San Jose 400	Acoustics Geo-Environmental Water Resources	RCTC OCEMA CalTrans	Lee Saage V.P./Managing Principal (714) 837-5001/380-1207
Norcal/San Bernardino, Inc. 2050 S. Milliken Avenue Ontario, CA 91761	N/A	0% 0% 100%	1989 **Ontario 102	Recycling Waste Recovery Facilities Landfill Management	San Bernardino County	Jim Walsh V.P./General Manager (909) 988-2141/988-7183
P&D Technologies 650 E. Hospitality Lane, Suite 350 San Bernardino, CA 92408	\$18	10% 40% 50%	1957 Orange 102	Environmental Documentation (NEPA & CEQA Compliance); Biology/Reg. Compliance Air & Noise Qual. Permitting Hazardous Waste; NPDES Permitting	Cities, Counties Special District	P.J. McMahon, Ph.D., P.E. V.P./Dir. of Economics (909) 885-4405/885-0676
Quaternary Investigations, Inc. 671 Cooley Drive, Suite 117 Colton, CA 92324	WND	10% 10% 80%	1991 **Colton WND	Environmental Site Assessments Solid & Ground Water Remediation Groundwater Resource Management	Industrial/Manufacturing Firms Oil/Petroleum Companies Local Government Agencies	Tony Morgan President (909) 423-0740/423-0743
Ralph Stone & Co., Inc. 10954 Santa Monica Blvd. Los Angeles, CA 90025	\$1.24	70% 15% 15%	1953 Los Angeles 17	Phase I Environmental Audits Phase II Site Investigations Site Remediation	Banks, Insurance Companies	Rick Kahle President (310) 478-1501/478-7359
RMS Environmental, Inc. 14 Hughes, Suite B-201 Irvine, CA 92718	WND	15% 60% 25%	1989 Irvine 12	Environmental Site Assess., Soil & Groundwater Characterizations Remedial Design & Construction Management Groundwater Monitoring Plans	City of Anaheim Business, Govt Agencies County of LA, Kaufman & Broad	Hannes H. Richter President (714) 380-8225/455-9371
Tetra Tech, Inc. 348 W. Hospitality Lane, Suite 300 San Bernardino, CA 92408	\$3	20% 0% 80% (San Bern. Office Only)	1966 Pasadena 560	Environmental Science & Engineering Hazardous Waste Mngmt. & Remed. Groundwater Mngmt. & Remed.	DOE U.S. Air Force EPA	William R. Brownlie Sr. Vice President (909) 381-1674/889-1391
The Earth Technology Corp. 1461 Cooley Drive, Suite 100 Colton, CA 92324	\$55	\$7.2 \$7.9 \$12.1	1970 Long Beach 450	Environmental Studies (NEPA/EQA) Hazardous Waste Management Geotechnical Services	Department of Defense Utilities Commercial Industries	Sandra Cuttino Associate Principal (714) 424-1919/424-1924
The Keith Companies, Inc. 22690 Cactus Avenue, Suite 300 Moreno Valley, CA 92553	\$25 (sales)	5% 25% 40%	1983 Costa Mesa 300	Planning, Water Resources Environmental, Surveying Archaeology, Civil Engineering	Public Agencies Private Developers, Commercial, Residential, Industrial Transportation Agencies	John Mandrell Sr. Vice President (909) 653-0234/653-5308
TPE Environmental Group 1963 N. Main Street Orange, CA 92665	N/A	30% 30% 20%	1985 Orange 45	Soil & Groundwater Remediation Site Assessment & Investigation UST Removal & Installation Analytical, Chemical Laboratory	US Army ARCO Four Corners UPS Unocal	Cyrus Namini President (714) 282-5635/282-5644
TRC Environmental Corporation 23361 Madero Street, Suite 100 Mission Viejo, CA 92691	\$56	40% 45% 15%	1970 Windsor, CT 600	Air Quality Hazardous Waste Odor Services	Petrochemical Manufacturing Real Estate	Larry N. Hottenstein Vice President (714) 581-6860/581-7025
United States Filter Corporation 73-710 Fred Waring, Suite. 222 Palm Desert, CA 92260	Est. \$100	5-10% California	1953 **Palm Desert 666	Water Treatment Wastewater Treatment Filtration	Marathon Oil Cargill Anheuser-Busch	Richard Heckmann CEO/President (619) 340-0098/341-9368
Vector Three Environmental Inc. 11605 East End Avenue Chino, CA 91710	n/a	35% 25% 40%	1985 **Chino 5	Underground Tank Removal & Installation Environmental Management Site Investigation & Assessment Remediation & Hazardous Waste Removal	IT Corporation Government Agencies Public Utilities Hospital Facilities	Donald L. Hollenbeck President (909) 627-0627/627-4464
Woodward-Clyde Consultants 2020 East First Street, Suite 400 Santa Ana, CA 92705	\$235	65% 25% 10%	1950 Denver, CO 2,500	Environmental Engineering Waste Management Geotechnical Engineering,	Government Agencies Private Entities Industrial Companies	Steve Pearson Vice President (714) 835-6886/667-7147

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## No Lack of Water But Lack of Wisdom

By David A Bainbridge

Despite spring rains the drought is still with us in Southern California, and we will be fortunate if we don't have a real drought. (There have been six big ones since the European invasion began in the 1600s.)

There wouldn't be a real shortage of water if we used what we have wisely. Facilities in Southern California now use about 450 gallons per day with about half that in the house—showers, cooking flushing—and half for landscaping.

Saving half can be remarkably easy. The Casa del Agua demonstration house in Tucson made a 50% cut with only moderate technology and a normal looking landscape. Detailed live-in studies in other test houses have cut use 95% with full-on conservation which includes such high-tech, but low-cost goodies as mist showers. With a complete water conservation package, it is possible for a household to get along with less than 10 gallons per day. (Anyone who has gone backpacking in areas that are short of water and must carry all their water for use realizes that this is a fairly generous amount.)

Water use for landscaping can also be cut in half without sacrificing shrubs and trees. Deep pipe irrigation and buried clay pot irrigation both provide super-efficient irrigation with low-cost materials and simple technology. Even expanses of green lawn, which are not appropriate for most of the United States and are absurd here in the "desert," can be kept green with recycled water.

Wise water use will require some major reconsiderations of how water is treated but no new technological breakthroughs. Water has always been treated as a free good and, like all free things, it is wasted and mistreated. Proper consideration of conservation and recycling will require water to be treated as a marketable, valuable resource something finally recognized in new legislation in Sacramento.

The importance of this reorientation has been made clear in studies of communities that install water meters to measure the amount of

water used by each household (believe it or not, some still don't). Water use is often cut in half, even though the rates paid for water don't increase significantly. But the water meters we now have are buried in the lawn and noted only in a remote bill that comes long after use. To become serious about water conservation we need to know how much water we use and what it costs. Every house and apartment should include an easy to read water meter inside the house. This should clearly display current use in gallons per minute, total gallons used this day, week, month, and year as well as the cost.

Along with this understanding of water use, we need a financial incentive for being careful with water. A drought tax of 1 cent per gallon for every gallon over a 50 gallon lifeline might be appropriate. This would raise money to help retrofit existing public buildings and redevelop landscapes to fit the natural rainfall, to build much needed and long-overdue water recycling facilities to halt the ocean dumping of sewage, and to improved watershed management to increase the capture of rain when it does fall. This water use tax would also pay for educational materials to help homeowners and land managers develop rainwater harvesting strategies, home and neighborhood recycling systems (only 15% of water demand is for drinking water standard), and community conservation landscaping programs.

There is no need to build more dams, more canals, or transfer facilities to capture rain and river water from Northern California, Oregon, or Alaska. There is a very clear need, however, to begin to treat water as a valued and irreplaceable treasure. Δ

David Bainbridge is a member of Groundworks Intl., a non-profit institute for sustainable resource management. He is the author of several books on ecological development, including Village Homes Solar House Designs, The Integral Passive Solar Water Heater Book, and Sustainable Agriculture for California: A Guide to Information, recently issued by the University of California.



## Recycling and RAIL•CYCLE... Working Hand In Hand

It's no coincidence that our name bears a strong resemblance to one of the most important environmental activities of our time...recycling.

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Glass, aluminum, tin, metal, plastic, paper, and many other recyclables will be recovered from the trash for recycling.

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## Engineering the Environment of the Inland Empire

By David Grosse

Environmental engineering may be the Works Progress Administration of the 1990s. As the worst recession since the Great Depression rumbles slowly into history, and the Cold War with Russia becomes a figment of past arms races, businesses in the Inland Empire are turning to a new problem and a new opportunity: environmental engineering.

Concern for the environment is

certainly not new. Air quality regulation and management goes back over three decades on a national scale of concern. Stationary source emissions, mobile source emissions, and the California Environmental Quality Act have been recognized vocabulary for businesses in the development sector for many years. New events and legislation, however, have broadened this into the creation of environmental engineering.

Environmental engineering covers a multitude of professional ser-

vices whose objective is the protection of our environmental resources for the safe enjoyment of today's population and its children and children's children.

Included are typical air and water quality engineering services, recycling, and sustainable resource recovery (composting), habitat and hazardous waste remediation and others. It is important for the business community that safe, efficient and cost-effective environmental processes be developed to allow continued operation of existing businesses, and development of new land-use areas for residential and business developments. It is perhaps even more important in California, and the Inland Empire, that environmental regulations be administered constructively to provide for job growth and to facilitate the economic recovery that is just beginning to happen.

As an example of environmental regulations facing today's governments and businesses, Assembly Bill 939, also known as "California's Integrated Waste Management Act," attempts to protect the environment and the future through source reduction, recycling and composting and environmentally safe transformation of land disposal of solid waste. This legislation sets standards for reduced waste production by cities and counties of nearly 50% by the year 2000.

Through preparation of Source Reduction and Recycling Elements (SRRE's), these regulations, in turn, are creating new economic opportunities through composting and recycling of products that were previously not economically viable. They also create the need for substantial city-by-city interaction, such as has occurred in the Coachella Valley in preparation of integrated waste management plans for cities and counties, and the need for environmental engineers.

The National Pollution Discharge Elimination System (NPDES) legislation similarly attempted to curtail storm water run-off and other pollution, such as wind-blown dirt from construction sites. NPDES permits are required to be filed on any construction activity over five acres or any portion of property over five acres. Projects in this category require preparation of a Storm

Water Pollution Protection Plan (SWPPP) to reduce or eliminate pollution from the construction activities.

On a larger scale, hazardous material remediation costs can be staggering, even for small uses such as a repair shop or gas stations. For larger projects, such as clean up of military bases being closed in California, costs have been estimated to run in the billions of dollars. If funding is established for these cleanups, the need for environmental engineers will most likely

**Stationary source emissions, mobile source emissions, and the California Environmental Quality Act have been recognized vocabulary for businesses in the development sector for many years. New events and legislation, however, have broadened this into the creation of environmental engineering.**

exceed the availability to provide those services.

Today's professional services firms have tended to either specialize in one discipline (such as a major transportation design firm) or to provide broad-based discipline coverage akin to a "one-stop" shopping.

At J. F. Davidson Associates, Inc., the company has taken the latter approach to provide full professional services as a design firm. With the advent of environmental engineering, JFD will be pulling together human resources from various disciplines to support the needs of the business and development community, as well as cities and counties in responding to regulations such as Assembly Bill 939 and the NPDES. By providing a one-stop shop for these services, business and local governments within the Inland Empire can focus on the services they provide best to their clients and constituents.

David Grosse is the president and CEO of J.F. Davidson Associates, Inc.

## Conservation Partnership Awards

*Would You Like To Have Your Organization Recognized For Their Conservation Efforts?*

Nominations are now being accepted for the 1993 Conservation Partnership Awards to recognize businesses, community organizations, non-profits, government agencies, or individuals who have exhibited outstanding environmental accomplishments in:

- \* water quality protection;
- \* community outreach;
- \* conservation leadership;
- \* media coverage;
- \* technological innovations; or
- \* employee awareness training.

For nomination forms and more information, call the Inland Empire West Resource Conservation District at (909) 987-0622. The deadline for entries is 5 p.m. on Friday, August 6th, 1993.

The Award Winners will be announced at the Conservation Partnership Awards Ceremony

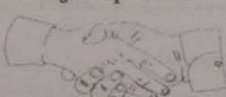
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Mine Reclamation Corporation (MRC) has brought over 100 years of combined experience in management of waste disposal and landfill operations together to develop a model non-hazardous, waste-by-rail regional landfill.

Located in the remote desert of eastern Riverside County, the Eagle Mountain Landfill and Recycling Center is more than a technologically sound means of dealing with the growing waste management crisis of Southern California; it is an environmentally sound project that promises to be an economic boon for the Inland Empire as well.

A 1991 study done by the Big Six Accounting firm of KPMG Peat Marwick estimates that the project will generate \$2.2 billion in new economic activity in the region during its first 20 years of operation, while contributing \$24 million a year to the county of Riverside.

Eagle Mountain will also create the equivalent of 1,140 permanent employment opportunities during the initial 20 years of operation in support services such as banking, insurance, contracting and advertising.

In addition to the economic benefits, there are ecological advantages as well. A special fund for the preservation of the desert tortoise habitat will be created and \$57 million will be generated for the protection of natural desert lands, including significant portions for endangered desert species.

One of the most significant aspects of the Eagle Mountain Landfill and Recycling Center is that it will create a new disposal operation,

while also allowing outdated unlined leaking landfills throughout Southern California to close.

The recycling waste-by-rail process at the site will also promote the best use of natural resources by recovering recyclable items and disposing of the remaining waste in the most environmentally safe and economically prudent manner possible.

**Located in the remote desert of eastern Riverside County, the Eagle Mountain Landfill and Recycling Center is more than a technologically sound means of dealing with the growing waste management crisis of Southern California; it is an environmentally sound project that promises to be an economic boon for the Inland Empire as well.**

The integrated waste-by-rail transportation system, which will be part of the Eagle Mountain Landfill and Recycling Center, will use locked and sealed containers to transfer waste on specially engineered rail cars to Eagle Mountain. This will represent a new standard in safe, environmentally sensitive handling of municipal solid waste.

The practice of delivering waste to landfills by rail has already been tested and proven in other communities. Shipping waste by rail to Eagle Mountain will replace a minimum of

800 trucks, bringing air quality benefits and reducing traffic on the region's roads.

Each train will carry approximately 150 sealed and locked containers loaded on 75 custom-designed cars and will travel primarily at night and early morning hours to minimize any inconvenience to existing rail schedules.

At the height of its operation, it will receive 20,000 tons of non-hazardous, solid waste each day, approximately 90 percent of which would arrive in the sealed rail containers. The landfill itself will cover about 2,226 acres at its maximum extent.

World-class engineering is incorporated into the project's design to safeguard the region's environment, from air quality to ground water. The facility will meet or exceed all federal, state, county, and regional regulations and incorporate a multi-component liner and monitoring system for unprecedented ground water protec-

**World-class engineering is incorporated into the project's design to safeguard the region's environment, from air quality to ground water.**

tion.

Mine Reclamation Corporation's corporate partners in the development of the Eagle Mountain Landfill and Recycling Center include Browning-Ferris Industries, Inc., an international leader in waste collection, recycling transportation, processing and disposal services; ITEL Container Ventures, Kaiser Steel Resources, owner and lessor of the Eagle Mountain site and the private rail line that connects it to the Southern Pacific Railroad main rail line; and EDCO Disposal Corporation, specialists in waste disposal, material recovery facilities and curbside recycling. Δ

## Environmental Benefits

**The Eagle Mountain Landfill and Recycling Center Will:**

- Provide environmentally-superior disposal of non-hazardous municipal solid waste
- Play a key role in solving Southern California's solid waste disposal crisis.
- Assist Southern California communities in reaching AB 939 mandated reduction/recycling goals.
- Allow communities to close outdated, poorly designed, poorly sited, environmentally unsound landfills.
- Employ unprecedented environmental protection mechanisms including a sophisticated, multi-layer ground water protection system, a liquid detection/recovery/collection and a gas monitoring/extraction system.
- Utilize a previously devastated area and reclaim a four-mile-long scar left on the earth as a result of 35 years of iron ore mining.
- Utilize an abandoned iron ore open-pit mine with an existing infrastructure of roads and utilities; an existing 52-mile rail line and an existing truck road which bypasses locally used highways. Additionally, clay left over from the mining operation will be used during the construction and operational phases of the project.
- Be located in the remote and sparsely populated Chuckwalla Valley.
- Be located in arid desert climate ideal for minimal leachate and methane gas generation.
- Have extreme depth to ground water (more than 300 feet) below the landfill's composite liner and barrier system.
- Establish an Environmental Mitigation Trust Fund which will provide up to \$57 million in the first 10 years of operation for acquisition of key open space areas in the desert.
- Establish a \$1 million fund to clean up air in the Coachella Valley.
- Return thousands of acres of prime desert tortoise (a threatened species) habitat to public stewardship through land exchange.
- Reduce regional and local truck traffic with its waste-by-rail transport.

# ENVIRONMENTAL

# ENVIRONMENTAL



## Rhodium 2001: Environment-Friendly Concept With Inland Empire Roots

By Harriet Gibson

The solid bronze gates with a sculpted Indian on horseback, lance poised and a life-size running buffalo on the matching gate should have given me fair warning about the sort of man I was assigned to interview. Melvin Francis Pervais, a full-blooded Chippewa Indian, CEO and president of RHODIUM 2001, Inc., a company whose concept started in the Inland Empire is now in production at Mr. Pervais' 1200-acre "Chief Joseph Ranch" in the Bitterroot Valley of Southwestern Montana.

Over the years I have found that the only way to get a successful interview with a busy executive is to be thorough in one's homework. Learn as much about the subject as possible. Find out from friends and former business associates what kind of person he or she is and proceed accordingly.



Separating platinum from other metals, an intricate science.

With proper sleuthing behind, a man of considerable perseverance, talent and honor began to reveal himself through interviews and innumerable phone calls. One interview with recently retired COB and President Edward Redhammer of Multi-Amp, a Dallas-based corporation stood out from the rest. According to Redhammer, Pervais applied for a job with his company many years ago. "He said all the right things and answered all my questions correctly, but I did not think this Indian was quite right for the position. I place my not hiring Mel as one of my biggest mistakes. Although my company was one of the most profitable and largest in the field of servicing and supplying nuclear power plants, Mel went on to start his own company in competition with us. In a relatively short time, he was operating a fifty-million dollar corporation. And you ask if I know Mel Pervais?"

I no sooner stepped into Mr. Pervais' main office when I was taken in hand by him, set down and educated by

irrefutable facts, flow charts, operational charts, and time lines that would have made Ross Perot envious. A briefing by General Schwarzkopf could not have been more enlightening. After briefings, it is usual to have a question and answer session for more clarification, but no, a tour of the plant was next on the agenda.

Upon entering the massive, remodeled barn where the converters are crushed and separating of components begins is, well, unnerving. Conveyor belts carry crushed ceramic sand and metals (except the already separated stainless steel) toward a huge, tank where sand and metals are further isolated from one another through powerful magnets. From there, the particles move on to the grinding circuit where the whole extraction process becomes fully automated. The heart of the whole operation is the reactor, a very complex piece of equipment, assembled solely

by Rhodium 2001, Inc., since there is no one in the world, according to Pervais, from whom it could be purchased.

From the reactor the resulting material is deposited into vats and from the vats comes this "solution," a rather

blackish muck that is taken into the laboratory for analysis of the levels of PGMs (platinum group metals). The final product looks like fine charcoal sand. I didn't expect to see platinum bars, so there was no disappointment involved. The tour was complete so now questions were allowed? Alas, not yet. Pervais and I hopped into his Land Rover and headed up the mountain to Chief Joseph Lodge, a historic, massive log building built in the early 1900s by the Ford family. Once settled in the surprisingly cozy atmosphere of the thirty-seven foot high, 60'x 30' great room, we (at last) had the moments to conclude the interview.

IEBJ: "Environmentally friendly" is a prominent buzzword these days. You claim to have a process that fits well in today's concern for clean manufacturing. How does your system compare to recovering Platinum Group Metals (PGMs) versus the smelter process?

PERVAIS: The two processes are completely different. Smelters utilize large, furnace-burning fuels for melting

metals. The desired product is mixed in with huge amount of (typically) copper. The copper acts as a collector and is eventually poured into bars that are used in an electrolysis process many times to purify the copper. The resulting residual muds are where the platinum and other metals collect. These muds are then sent on to a refinery for their specific purification. The environmental impacts of smelters in the U.S. are economically prohibitive in today's environmental concerns. We now have many former smelter sites as EPA Super Fund projects as their legacy—our Rhodium 2001 process, is completely recyclable. First the converter is totally recycled. Then the chemicals—all the reagents and chemicals are thoroughly reclaimed. We have no smoke stacks and no drains. Period.

IEBJ: Currently, 95% of all platinum supplies come from South Africa and Russia. How dependent is the United States on these sources?

PERVAIS: Practically all PGMs do originate from mines in South Africa and secondarily the former Soviet union (specifically, Siberia). Japan, the U.S. and the European Economic Community are utterly at their mercy. We see Rhodium 2001, Inc. as a major contributor by recycling the PGMs from used converters. We will not replace either country for its supply but rather assist in the overall equation.

IEBJ: To date, is most recycling of PGMs done in foreign smelters?

PERVAIS: Yes. Which means we are constantly buying PGMs from foreign sources.

IEBJ: With new anti-pollution legislation requiring greater amounts of platinum to be used in each car along with the European demand for platinum-based auto catalysts soaring, yet a finite amount of the metal available, what do you foresee as an answer to increasing need versus current supply?

PERVAIS: There are enough platinum supplies to accomplish the air quality cleanup legislated over the next 10 years. Since there are no known replacements for platinum as a catalyst, it brings the art of recycling into play—not only PGMs but other minerals as well.



Chief Joseph Ranch

IEBJ: Let's go back to the smelter process. How long does it take a smelter to process and produce PGMs and what percentages do they recover?

PERVAIS: It takes about one-hundred days for the smelter to produce the precious metals. Because the smelter process is inefficient, they yield 79 to 87% and lose 21 to 13%. That means those metals are lost forever in the slag and in the atmosphere. By contrast, our process yields up to 97% of PGMs, and our goal is to reclaim 100% which is theoretically possible. Our turnaround time is only three days.

IEBJ: Bottom line?

PERVAIS: Rhodium 2001 Inc., will be 25 to 50% more profitable than conventional smelters that are processing converters today. We have no waste. All the converter components are recycled. There is absolutely no pollution of the environment or in the recycling plant. As I see it, we are a 21st century manufacturing company in the continuing quest for a safe, healthy environment today and in the future.

While leaving the ranch after the interview, I noticed a variety of catalytic converters being unloaded from a large, stake-bodied truck. I could not help but wonder if my old '83 Buick was among them. As Mel had said (with that big smile on his face): "Never forget, what is one man's junk is another man's fortune." Rhodium 2001, Inc., looks like a product of its time. Δ



The world's largest platinum mine?

## A Water Strategy for California in the 1990s

By Gary M. Cusumano



Several months ago, California's seven-year drought officially ended, and not a moment too soon. In 1992 alone, California's farming, forestry, fisheries, and tourism industries laid off numerous employees and lost millions of dollars because of the drought, thereby impairing the state's ability to recover from its current economic recession.

The environmental damage was equally severe. Millions of drought-weakened trees died in the Sierra Nevada, and salmon were significantly affected in the Sacramento Delta. Throughout the Inland Empire, agriculture businesses suffered and dry, brittle grass sparked countless brush fires.

Although this winter's storms filled the state's reservoirs and replenished the Sierra snowpack, water shortages could become a permanent fact of life in California and especially throughout the Inland Empire.

Available water supplies are actually declining, due to newly enacted environmental regulations which dictate how much water can be designated for what use, and when.

At the same time, demand for water is still rising due to the state's rapid population growth—an estimated 650,000 new residents in 1992, bringing California's population to 32 million.

Given this gap between supply and demand, how can Californians not only provide sufficient water for the state's residents, agriculture, and industry but also assure adequate protection for the environment?

Let me recommend a three-part strategy, based on water conservation and reclamation, voluntary transfers of supplies, and development of additional sources. This program will strike a fair balance between the needs of all users, and all Californians will share the sacrifice and benefits of securing water resources for the future.

First, Californians must continue to support water conservation and

reclamation measures. At the State Capitol, Governor Wilson dramatically emphasized this approach when he officially announced the end of the drought. Climbing a step

**In a typical year, our state's rivers and streams receive approximately 75 million acre feet of water. Of that amount, one third goes to metropolitan users, agriculture, and industry. One third is devoted to environmental purposes. And one third flows directly into the ocean.**

ladder, he removed the sign over the door of the State Drought Information Center and installed a new one: State Water Conservation Center.

Across the state, agricultural users have boosted their water efficiency by planting less thirsty plant varieties, leveling their land more

precisely with lasers, installing drip irrigation systems, using soil probes to measure ground moisture more accurately, and implementing a variety of water recycling programs.

Many businesses have looked beyond familiar water-conserving measures like the installation of timed faucets or low-flow toilets, and they have instituted innovative strategies. High-tech firms have installed water recycling systems for manufacturing of electronics components and metal finishes. Other firms have used treated waste water in their air conditioning systems and air scrubbers.

Most residential users remain committed to conservation. A year ago, the city of Los Angeles cancelled its mandatory rationing program. Today, local residents still use 15% to 20% less water than they did before that program and throughout Riverside and San Bernardino Counties, the same rings true.

As a second step in a water strategy, Californians must encourage

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## Riverside Medical Clinic Finds Ecology to be Profitable

By: Roger A. Olney, Director of Materials Management/Purchasing, Riverside Medical Clinic

When we think of ecological issues, we are inclined to think first of costs involved. We hear of regulated or restricted use of landfill and automatically begin mentally calculating our increased trash removal costs which continues to escalate annually at an alarming rate.

Everyone realizes that recycling is good for ecology but when recycling is mentioned, our first thoughts are of cost of manpower and equipment required for recycling.

Researchers tell us that each office employee generates one-half pound of recyclable paper per day. They also say that manufacturing one ton of new paper requires 127 trees and 380 gallons of oil. Through Riverside Medical Clinic's Materials and Standardization Committee, quick calculations revealed that Riverside Medical Clinic could

save 561 trees and 12,548 gallons of oil annually by recycling.

What will this conservation effort cost? Nothing! In fact, it pays. Recyclers will provide bins free of charge for recyclable materials. What little time that is required to separate trash from recyclables at the generation source is more than recompensed by revenues derived from sale of recycled goods.

This brings us to the real source of revenue, trash removal. All businesses have at least one, three-yard trash bin—many have three or four. Riverside Medical Clinic had 13. Taking a hard look at your trash tipping fees will evoke mixed emotions. You will be appalled by what you are spending, surprised at what you can do about it, and amazed by the savings.

With natural resources dwindling and landfills burgeoning, and facing a mandated fifty percent reduction in landfill usage by 1995, Riverside Medical Clinic decided to do something about it.

Riverside Medical Clinic recently instituted a recycling and trash reduction program. RMC was able to eliminate 11 of the 13 trash bins. More importantly, two recycling bins and two trash compactors were added. In the case of Riverside Medical Clinic, savings from tipping fees will pay for necessary equipment in less than nine months. Money from the sale of recyclables, plus a portion of tipping fee sav-

ings, is returned to the employees in the form of supporting events such as company picnics, Christmas parties, etc.

This proves to be a nice incentive for RMC employees to vigorously support the program. Best of all, Riverside Medical Clinic employees are saving 561 trees, 12,548 gallons of oil, and are putting 90% less volume in landfills each year. Δ



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# ENVIRONMENTAL

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# Political Storm Clouds Over Rancho Mirage

Continued From Page 3

and quickly terminate Harris, who had been a thorn in the sides of several of its new members after he kept telling them that they couldn't legally take the political actions they wanted to. Harris was particularly adamant about the legality of council actions in relation to Measure V.

"It was my obligation to see that (the citizens') rights were protected and the public trust was preserved.

The council's perception that I worked for them was incorrect," said Harris.

The council spent a large portion of public funds to investigate Measure V which was written to protect the mountain areas from development. The measure was designed to stop any developer from getting new approvals or changing existing approvals without a two-thirds

majority vote by the citizens of Rancho Mirage.

"I drafted Measure V for the citizens. I didn't draft it for the lawyer of Charles Hurwitz or for any judge," said Harris. "I drafted it so that a layperson could understand it. There are no magical lawyer words, only simple English, and if you can't read it and understand it, then you can't understand English. It was a

cutting edge document."

The measure was approved by 70% of the voters in July, 1992, but was rescinded by a 3-to-2 vote of the council shortly after. Harris, who drafted Measure V, warned the council that they were acting illegally, and that he was prepared to fight for the measure.

"I was working for my client, the city of Rancho Mirage, and if I felt that the council was violating the trust and obligations of the city, it was my obligation to warn and stop them," said Harris.

The council then hired outside lawyers to fight the city's own attorney and terminated Harris weeks before he was to speak on the Measure V issue in court.

"Even though I felt (Harris) was too dominating about telling the council what they could and couldn't do, nine times out of 10 he was right," said Gene Mueller, (District 2 resident) president of RAMPAC, former VP of finance for Chrysler Corporation.

A third financial issue facing the city is the \$230,000 settlement that the city council had to pay Jean Harris for terminating him. The city council was unable to break his contract or those of the city manager and city clerk.

### The Eye of the Storm

According to most Rancho Mirage observers, Sybil Jaffy, one

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### Tire Recycling Firm Launched

**E**nvironmental Recycling Technologies Corporation, a new firm, intends to locally transform an environmental nightmare—used tires—into crumb rubber in Riverside's Enterprise/Recycling Zone, then sell the components for commercial and industrial uses.

The firm projects recycling at least one million tires per year, after all zoning/permit and financial arrangements are finalized.

Founders Jerry D. Irion and Joseph Peter Myers say the firm is expected to create 15 to 25 jobs, using state-of-the-art technology and pollution-free equipment. Δ

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## Environmental Resources

### Federal

Executive branch: Natural Resources and Environment Department (202) 720-7173  
14th St. and Independence Ave. N.W., Washington, DC 20250  
Formulates environmental and natural resource policies.  
Agricultural Research Service (202) 720-3656  
14th St. and Independence Ave. N.W., Washington, DC 20250  
Provides information on pesticide regulations.  
Environmental Protection Agency (202) 260-4700  
401 M St. S.W., Washington, DC 20460  
Federal agency charged with implementing and enforcing environmental legislation.

### • Office of Enforcement

- Civil: (202) 260-4540
- Criminal: (202) 260-9660
- Land Disposal Restrictions: (202) 260-4770
- National Appropriate Technology Assistance Service: (800) 428-2525
- Transportation of Hazardous Materials: (800) 752-6367
- Solid Waste Information Clearinghouse: (800) 667-9424
- Chemical Referral Center: (800) 262-8200

### EPA Hotlines:

- Solid and Hazardous Waste and Superfund: (800) 424-9346
- Chemical Emergency Preparedness Program: (800) 535-0202
- Toxic Substances Control Act & Asbestos Information/Referral: (202) 554-1404
- Asbestos in Schools: (800) 835-6700

### • Safe Drinking Water:

- (800) 426-4791
- Storm Water NPDES Permitting Hotline: (703) 821-4660
- Wetlands Info: (800) 832-7828
- National Pesticide Telecommunications Network: (800) 858-7378
- Hazardous Waste Materials Division: (415) 744-1730
- Superfund Amendments and Reauthorization Act: (800) 424-9346

Environmental Protection Agency Region 9 (Covers California)  
75 Hawthorne St., San Francisco 94105  
• Public Inquiry: (415) 744-1500  
• EPA Library: (415) 744-1510  
• Office of Health and Emergency Planning: (415) 744-2100  
• National Response Center: (800) 424-8802  
• Spill Phone: (415) 744-2000  
• Emergency Response Section: (415) 744-2293

• Office of Small Business Ombuds person: (800) 368-5888  
• Office of Health and Emergency Planning: (415) 744-2100  
• Waste Management Division: (415) 744-1730

National Oceanic and Atmospheric Administration (202) 673-5122  
1825 Connecticut Ave. N.W., Washington, DC 20235. Protects wildlife and quality of ocean waters, monitors worldwide environmental data.  
Occupational Safety and Health Administration (202) 523-8148  
United States Department of Labor, 200 Constitution Ave. N.W., Washington, DC 20210. Formulates and enforces workplace safety regulations.  
• San Diego District Office, 5675 Ruffin Road, Ste. 330, San Diego 92123 (619) 569-9071  
Small Business Administration (202) 205-6532  
Assistant Chief Counsel for Environment, 409 Third St. SW, Washington, DC 20416. Advises small businesses on environmental issues.

Legislative branch: Senate Energy and Natural Resources

Committee (202) 224-4971  
304 Dirksen, U.S. Senate, Washington, DC 20510  
Senate Committee on Environment and Public Works, Subcommittee on Environmental Protection (202) 224-6176  
458 Dirksen, U.S. Senate, Washington, DC 20510  
House Energy and Commerce Committee, Subcommittee on Health/Environment (202) 225-4952  
2415 Rayburn, U.S. House of Representatives, Washington, DC 20515  
Environmental & Energy Study Conference (202) 226-3300  
U.S. Congress  
H2-515 Ford House Office Building Washington, DC 20515

### State of California

Executive branch: California Environmental Protection Agency (Cal-EPA)  
555 Capitol Mall, Ste. 235 Sacramento 95814 (916) 445-3846  
Newly formed state agency that oversees environmental protection and environmental health and safety issues.  
Air Resources Board (916) 445-4383  
1102 Q St Sacramento 95814  
Sets state policy and guidelines for air quality.  
Water Resources Control Board (916) 657-0941  
901 P St Sacramento 95814  
Mailing address: P.O. Box 100 Sacramento 95801  
Sets water quality control policy and standards.  
Integrated Waste Management Board (916) 255-2200  
8800 Cal Center Dr. Sacramento 95826  
Regulates disposal of non-hazardous wastes.

California Occupational Safety and Health Administration (Cal-OSHA) (415) 703-4721  
455 Golden Gate Ave., B Floor San Francisco 94102  
Enforces California Safety and Health Code.  
• Asbestos and Carcinogen Unit: (415) 703-5501  
• Publications: (415) 737-2731  
• Regulations: (415) 244-6611  
Cal-OSHA Consultation Office (213) 861-9993  
8535 E. Laurence Rd., Ste. 200, Downey 90240  
Provides free, onsite information on latest workplace safety regulations.

Cal-OSHA Enforcement Office (714) 939-0145  
2100 E. Katella Ave., Ste. 140, Anaheim 92806  
Handles all local complaints, inspections and enforcement.  
Department of Toxic Substances Control Division (916) 323-2913  
P.O. Box 806, Sacramento 95812  
Agency charged with enforcing many of the toxic substance regulations in the state.

• Public Information: (916) 322-0476  
• Alternative Technology Division: (916) 324-1807  
Publishes information booklets on hazardous waste regulations and control technologies.  
Department of Water Resources (916) 445-9248  
P.O. Box 942836, Sacramento 94236  
Manages the state's water resources and ensures drinking water safety.

California Coastal Commission (415) 904-5200  
45 Fremont St., Ste. 2000, San Francisco 94105  
Responsible for protection of the coastline.  
Hazardous Waste Reduction Loan Program (916) 445-6753  
Office of Small Business, Department of Commerce, 801 K St., Ste. 1600, Sacramento 95814. Administers funds for local programs aimed at technologies and plans to reduce hazardous waste in the workplace.

Office of Environmental Health Hazard Assessment  
601 N. 7th St., P.O. Box 942732, Sacramento 94234-7320. Assesses human health risk of chemicals in the environment.  
State Lands Commission (916) 322-7777  
1807 13th St., Sacramento 95814. Administers navigable waterways, tidelands and vacant school sites.  
Underground Storage Tank Loan Program (916) 324-9325  
or (916) 324-9879  
1121 L St., Sacramento 95814. Administers loan program for owners of underground fuel storage tanks.  
State Legislature:  
The following listings are located at: State Capitol, Sacramento 95814  
• Senate Toxics and Public Safety Management Committee, Room 2080 (916) 324-0894  
• Assembly Natural Resources Committee, Room 2136 (916) 445-9367  
• Assembly Environmental Safety and Toxic Materials Committee, Room 4146 (916) 445-0991

### Local

City of Ontario (909) 391-2507  
• Recycling Division  
City of Riverside (909) 782-5485  
• Public Utilities  
Water and Energy Conservation  
City of Fontana (909) 350-7600  
• Household Hazardous Waste  
• Recycling (909) 350-7600  
County of Los Angeles  
• Agricultural Commissioner's Office: Pest Prevention (818) 575-5471  
Noxious Weeds/Pests (818) 575-5461  
• Health Services Dept. Environmental Management (909) 620-3461  
San Bernardino County  
• Agricultural Commissioner's Office: Pesticide Enforcement (Toxics, pollution) (909) 590-5230  
• Air Pollution Control District (High Desert) (619) 243-8920  
• Agricultural Cooperative Extension (909) 387-2171

• Environmental Health Services  
Insect and Rodent Vector Control (909) 391-7570  
Water-Waste Water-Ground Water Pollution (909) 387-1666  
Environmental Health Foundation (909) 387-4639  
Hazardous Material Emergency Response (909) 387-4631  
Household Waste Collection Center (909) 387-4629  
• Forestry and Fire Warden Dept. Fire Prevention (909) 881-6920  
Natural Resource Management (909) 881-6956  
• Solid Waste Management Department Recycling Division (909) 386-8722  
Education (909) 386-8713  
County of Riverside  
• Agricultural Commissioner's Office (909) 275-3000  
• Fish and Game Commission (909) 275-4310  
• Health Department Insect and Rodent Control (909) 358-5172  
Hazardous Materials (909) 358-5055  
• Waste Management Dept. Recycling (909) 785-6081  
Resource Conservation Districts (Natural Resource Management and Education)  
Inland Empire West (909) 987-0622  
East Valley (909) 792-3762  
Mojave Desert (619) 242-2906  
Riverside/Corona (909) 683-7691  
Coachella Valley (619) 347-7658  
Elsinore-Murietta-Anza (909) 677-9182  
San Jacinto Basin (909) 683-7691  
South Coast Air Quality Management District Information (800) 242-4666  
Air Pollution Complaints (909) 872-6000

San Bernardino County Solid Waste Task Force Delegates  
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Town of Apple Valley  
Kathy Davis, Mayor  
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Jim Warren, Councilmember  
220 East Mountain View, Barstow, CA 92311 (619) 256-3531

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P.O. Box 2800, Big Bear Lake, CA 92315 (909) 866-5831

City of Chino  
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650 North LaCadena Dr., Colton, CA 92324 (909) 370-5051

City of Fontana  
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P.O. Box 518, Fontana, CA 92335 (909) 350-7601  
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Byron Matteson, Mayor  
22796 Barton Rd., Grand Terrace, CA 92324 (909) 827-6621

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P.O. Box 407000, Hesperia, CA 92340-7000 (619) 947-1000

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26985 Baseline, Ste. A, Highland, CA 92346 (909) 864-6861

City of Loma Linda  
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25541 Barton Rd., Loma Linda, CA 92354 (909) 796-2531

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Gus J. Skropos, Mayor Pro Tem  
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Terry E. Caldwell, Councilmember  
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	San Bernardino County Rex Richardson (909) 386-8710

## UCR Extension Offers Environmental Education Programs and Solutions to Regulatory Compliance Problems

People go into business to stay in business. Regulatory burdens and the increasing amount of paper work and business expense that it requires makes it incumbent upon business to make both sound environmental decisions and wise selection of environmental companies. For almost 10 years, University Extension, University of California, Riverside, has been the regional leader in environmental education to government and industry throughout the Inland Empire. UCR Extension has served more than 12,500 students in compliance classes, requiring training, and career development programs such as the Certificates in Hazardous Materials Management, Air Quality Management, and Workplace Health and Safety Management.

Ignorance can be costly as it leads to ill-conceived solutions and poor choices. UCR Extension's Programs in Environmental Management (PEM) seek to provide businesses, agency personnel, and individuals with a broad and integrated understanding of environmental issues and the problems facing the citizens of the Inland Empire. Environmental problems are almost always complex technically and often involve the political and social arenas. In its longer courses of study, Extension attempts to develop the management skills and environmental decision-making potential of individuals. In this sense, most PEM courses will not merely offer training or a

knowledge of how to comply with the most recent set of regulations, but also will attempt to integrate understanding of regulations, science and technology and political and social dynamics.

As business looks for cost-effective and convenient ways to manage the delivery of environmental education to employees, on-site training becomes more and more attractive. UCR Extension works with individual businesses to create customized programs to meet specific needs. Extension can provide certificate programs, a planned, sequential series of courses that focus on a particular topic, as well as emergency response training, hazardous waste handler training, hazardous materials/waste transportation training and other state and federally mandated training entirely at the business workplace.

UCR Extension instructors are environmental professionals who recognize business as a valuable, legitimate necessary part of the greater society. They share their philosophy that environmental interests and sound business decisions are intertwined. This integration of concern and judgement leads to financial success in the long-term. Δ

*John W. Kindschy, UCR Extension Director of Natural Sciences and Environmental Management is available at (909) 787-5804, ext. 1618, to discuss how Extension's PEM programs can best meet the needs of business.*

## Helping the College Graduate Find a Job

By Doreen Delk

When I think of college graduates breaking into the job market, wide-eyed and excited, I can't help to reflect back to the things that I looked for in a company and why I choose to work for AppleOne Employment Services.

In their brochure "Planning Your Future," there was a quotation that drew me to them like a magnet, "The most important element in achieving our growth goal is to provide equally goal-oriented individuals with the opportunity to become professionally trained in all aspects of their work and to achieve a highly successful career."

"The most important element in achieving our growth goal is to provide equally goal-oriented individuals with the opportunity..." this is the key! No matter what field of employment you are desiring, if you do not work with a company that will provide you the growth to succeed, you will fail.

In today's job market, it is very important to make goals and to stay focused on these goals. You have to be a cut-above all the rest to be noticed and considered for full-time hire. Hiring costs have skyrocketed over the last 10 years. Many companies have turned to temporary employment agencies such as AppleOne for this reason alone. Today for you to get considered for a job, you first have to show them what you have to offer and what benefit they will receive by hiring you. Believe me when I tell you that you have a lot of competition out there!

Your diploma is very important, but just as important is the sacrifices that you made to receive your diploma. Companies want to know what you are made of and what I mean by sacrifices are ... Did you hold-down a full-time job while going to school?...Did you seek employment in the field of industry you wish to work in?...and if not, did you learn something from each job that you will fail.

Please See Page 25

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UNIVERSITY OF CALIFORNIA  
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## Business and Education Forming Partnerships for the Future

It was the best of times, it was the worst of times. When Charles Dickens wrote this phrase, he wasn't referring to business and education, but it certainly does tell the story for these two entities in the 1990s.

While both business and education are suffering the slings and arrows of the outrageous fortune of the state's economy, they are both learning to adapt to the changing financial climate and, in a lot of respects, becoming better for it.

What the tough economy has forced these two bodies to do is come together in a partnership where they can both lend their respective resources to each other and mutually benefit from them.

As it became clear that the current economic crisis would effect both businesses and state-funded organizations like colleges and universities well into the latter half of the '90s, educational partnerships were somewhat of an inspiration born out of desperation.

"We're going to need to identify ways that businesses and schools can get together on a long-term basis," said Jonathan Palmer, director of corporate relations with the Peter F. Drucker Management School at Claremont University.

Business and educational partnerships work as a two-way street with a number of different ways that the two entities can benefit.

### Internships

One method that has proven successful for businesses for a number of years can be particularly helpful in today's economy.

Internships traditionally provide a company or corporation with a trained, well-educated individual to use at their disposal. In turn, the company provides this individual, usually a student, with the experience and training necessary to further their career goals.

The company benefits by receiving a worker without having to pay much salary, if any at all, and the individual benefits by gaining educational credits and experience.

Some schools like the University of California at Riverside, have developed very detailed internship programs and worked with corpora-

tions like General Motors.

Currently, UCR has established a partnership with GM whereby 30 graduate and undergraduate students are placed as interns for the corporation in a completely student-run advertising agency.

The students are provided with a budget for gathering research, conducting surveys and developing an advertising strategy for a print and radio advertising campaign.

"This type of experiential learning is really important to back up what everyone has learned in the classroom," said Walter Henry, program supervisor with the UCR Graduate School of Management. "This is supplementary to what they learn in the classroom. This adds real world, hands-on get your hands dirty type of learning."

In the past, UCR has worked with other large firms like Apple Computer on similar projects.

### Teaching Partnerships

Another particularly successful means through which colleges and universities have benefited from business involvement is through teaching partnerships.

Teaching partnerships work by having local business individuals and community leaders donate their time to teach one class a semester or to give seminars or lectures on their areas of expertise.

This saves universities from stretching their already overburdened faculty and allows students to benefit from first-hand business experience.

Businesses have recognized higher education's need for assistance and have tried to help the schools in ways that cost no money but give invaluable services.

### Educational Research Centers

In return for the experience and time commitments given by professionals to colleges, the schools have contributed a number of things to the business community.

The main commodity offered by schools, other than educated individuals, is research and expertise. Some universities have harnessed these resources and made them available

to the business community at minimal costs.

Chaffey College established its Center for Economic Development in Ontario for just such a reason.

The center provides businesses with a wide range of services, according to Bob Pile, the center's director.

"Our whole purpose is to reach out into the business community, from the college and provide help to them in whatever area they need it," said Pile.

Among the services provided by the center are low-cost worker assessment and training recommendations, business models and plans for economic development.

According to Pile, the center's list of clients runs the gamut from manufacturing to developing.

"We're out there teaching Total Quality Management, supervision and so on—things that are valuable to any business," said Pile. "And all we charge is enough to recover our expenses and keep the Center

going."

By providing business with valuable services, keeping university personnel employed and being completely self-sufficient, operations like the one run at Chaffey College are able to give back to the business community while strengthening the image of the college.

While business and educational cooperation has always existed, now it is becoming a necessity. Both parties in this relationship are learning to adjust to the new, less friendly economic outlook.

Unfortunately, however, according to Palmer, schools and businesses still are not reaching the full potential of forming partnerships. "I'm really not sure that business has taken advantage of what is available to them to the full extent ... education can provide a new, fresh outlook on business situations that they (businesses) might be overlooking," said Palmer. "There is tremendous potential synergy for business and education." Δ

## Helping The College Graduate Find A Job

Continued From Page 24

were employed? Bottom-line, were you determined, self-motivated, enthusiastic, willing to learn and dedicated to excel!

Employers are looking for people with 1) The right attitude. 2) A willingness to learn. 3) An inquiring mind. 4) Genuine enthusiasm. 5) A burning desire to achieve.

The president/owner of AppleOne, Bernie Howroyd, gives us this thought, "To reach a career goal, ask yourself these questions: 1. Where am I now? 2. Where do I want to be? 3. What must I do to get there? I would like to add one more question: Whom do I ask for help?"

AppleOne publishes an annual wage, salary and benefit survey that incorporates over 500,000 companies throughout California. This employment tool can benefit you by helping you to focus on the types of industries that could assist you in your choice of a job career. The survey is composed by geographical regions. Salaries and benefits are often effected by the geographical location of the

company. To receive more information regarding this survey, contact any of our Inland Empire AppleOne branches.

Stay sharp, stay busy and don't get lazy. When you are reading the want ads, make sure that you take the time to read all of the newspaper. There are many leads throughout the paper that will direct you to companies that are seeking highly qualified employees.

Do an in-depth study on companies where you have an employment interest. Go to the library, talk with people who are employed at the company, or talk with their competition.

I interview hundreds of people a year. The applicant that has taken the time to find out about AppleOne, prior to the interview, has already shown me that they are a truly motivated individual and that they want to excel. This is the type of employee that I want to hire.

*Doreen Delk is the Inland Empire's regional vice president for AppleOne Employment Service.*

# E D U C A T I O N

# E D U C A T I O N



## TQM in Education: A Great Old Idea

COMMENTARY

By Sonja Marchand  
Director, Regional Business Assistance  
Center, College of the Desert

Total Quality Management—it is the best of systems, it is the worst of systems (apologies to Dickens). The TQM landscape is ablaze with brilliant successes, abject failures, and organizations experiencing either TQM gastric distress or growing pains. Organizations in the private sector which have a deep, abiding top management commitment to TQM and which have incorporated their business and strategic plans into their TQM framework generally have experienced greater implementation success and remain focused on sustaining process improvement. However, firms which have not had the necessary ongoing executive commitment and which have not incorporated planning into their TQM initiatives have had much less success. In fact, these failures are so glaring as to cause many companies to dismiss TQM out of hand as another management "flavor of the month" program.

Given the time-consuming, strenuous efforts needed to implement and sustain continuous improvement in private sector organizations, one can imagine the difficulty of implementing change of such major proportions in public education. There are, however, a few noteworthy success stories of TQM being implemented in public education. Two of these successes are Fox Valley Technical College in Abelson, Wisconsin and Rio Salado Community College in Phoenix, Arizona. The transformational process at Fox Val-

ley took nearly seven years. Rio Salado went through an equally trying and difficult process for three years. Both of these institutions were successful because of the dedication, commitment, and continuously active participation of their chief executives, without which it is highly unlikely either institution would have prevailed.

Public education, especially in California, can best be described as bureaucracy driven, regulation infatuated, micromanaged, and over-controlled. Thus, it isn't surprising that our public educational institutions (K-12 and post-secondary) are stultified, inefficient, and mired in an atmosphere of pervasive ennui. There seems to be no sun-setting of federal, state and local regulations imposed upon public educational institutions. Rather, the patchwork quilt of regulation, control, and strangling bureaucracy continues to grow unchecked, untamed, and unreviewed. Top management in education (principals, campus presidents and chancellors) are treated as if they are incompetents at worst or docile children at best. For example, the fact that institutions have little flexibility to change allocated budget line items to meet emerging needs and changing times is glaring testimony to the abiding faith by governing boards, legislatures, and regulators in "The Moses Syndrome." This syndrome, simply stated, says "If it is written, it must be true." Put anything in black and white on paper and very few people will challenge it, no matter how illogical, inane, idiotic, untruthful, fallacious, irrelevant, or out-of-date. The antidote to "The Moses Syndrome" is "challenge the assumptions—

just because it is written it isn't necessarily so—ascertain the facts." Today we give lip service to this key educational idea by calling it critical thinking, but we don't practice it. Earlier in America, we called it common sense. TQM is nothing more or less than common sense. In a simplistic way, TQM states that those most familiar with the work to be done are those accomplishing the task. The current phrase, "employee empowerment," simply means letting employees use their own minds, skills, and talents to solve problems in their own workplace environment. This unfettered, trusting approach is frightening to over-regulating educationists, legislators, and bureaucrats. Further, the assumptions on formula finding need to be challenged as these are antiquated and no longer relevant. These old funding formulas as well as current regulations simply measure input, not output, or quality of instruction, or achievement of learning objectives by the students. Somehow, student retention and measurable learning performance have been lost in the bureaucracy. TQM requires performance measurement as a key principle for continuous improvement of processes. Assessment of student learning outcomes as measured against learning objectives should provide educational institutions with a similar guiding principle. TQM focuses also on "customer satisfaction" or is "customer-driven" for both external and internal customers. Only a very few educational institutions can define their "customers." TQM tools and techniques, when understood and applied correctly, can help educational institutions define

their "customers." Clearly, their most important customer is their students. How institutions identify the remainder of their "customers" represents a good practical exercise in the application of TQM theory and concepts. The results will illuminate, trouble, challenge, and evoke the need for a change of framework (called a paradigm shift in TQM jargon) as a first step in continuous process improvement.

As long as public schools (K-12) and post-secondary institutions must comply with a confusing welter of needlessly complex regulations, which are not reviewed for contemporary timeliness and applicability, public educational systems will continue to founder, students will be ill-served, and public tax dollars will continue to buy "substandard education."

Peter Drucker said that most people in organizations are focused on "doing things right"—not "doing the right things." Administrators hide behind all of the regulations to make sure that their faculty and staff do things right. Let us focus, rather, on doing the right things. Let us treat our educational administrators and faculty as if they are adult human beings, who are able to find solutions, and let us get on with the critical missions of teaching and learning. If we could begin to treat our educators as thoughtful adults, implementing TQM or any other continuous process improvement philosophy would be relatively easy. However, TQM in contemporary public education is more akin to Sisyphus in the inferno. Can TQM be implemented successfully in public education? The jury is out. Δ

## After One Year, Orbach and Suzuki Still Facing Tough Times



Raymond L. Orbach



Dr. Robert Suzuki

head up these campuses do not have a very enviable position.

The men at the helm of two of the state run universities in the Inland Empire, Cal Poly Pomona and UC Riverside, walked into their positions within the past year right at the beginning of the storm.

For UCR Chancellor Raymond Orbach, who became the university's sixth chancellor last year, the last 12 months have proven to be difficult, yet, he believes that things can only get better.

"I am an incurable optimist. I believe we've bottomed out, it (budgets) can't get any worse," said Orbach. "The university budgets have already been cut to the point that we are seriously in jeopardy. I believe that we are in an area of stability."

Thus far, Orbach's key to helping his university survive the budget crunch has been "reorganization" and "restructuring" of the school's mission and its goals.

"I see this as a time of defining very specifically what future programs we'd like to see flourish in the future. We will then nurture the programs we see going toward the future," said Orbach.

UCR is in a period of transition and the most difficult thing to do will be to hold the students, faculty, staff and administration together during this time, added Orbach.

The fiber that Orbach is looking to hold his school together is community spirit, something that appears to be more difficult to hold on to for Robert Suzuki, Cal Poly Pomona's president.

When Suzuki was inaugurated in

April of 1992, he inherited a number of fiscal problems thanks to the recession; however, since then, Suzuki has been facing problems of a more direct nature.

Within the past month, allegations have surfaced that Suzuki has mismanaged the university's already strained budget and used his influence to obtain high paying jobs on campus for his personal friends.

These allegations have prompted Suzuki to call for an outside investigation of his actions from the Cal State Chancellor's office.

Although Suzuki denied to be interviewed, officials from the college have been quoted as indicating that they wish to get the investigation over, clear Suzuki and get on with the business of running the university. Δ

## Glut of MBAs Creates New Field of Candidates with "Designer" Business Degrees

Long ago, an individual could rely on a number of things to get their start in business, among them were savvy, fresh ideas, a good personality and a masters of business administration. Now, with colleges purging scores of MBAs into the field, companies are looking for more than just a smile and a degree.

Ten years ago as it became obvious that the science of business was a fairly intricate one, more and more corporations were asking that prospective managers have an advanced degree, generally an MBA. In response to these demands, individuals began to flock back to college in order to make themselves more marketable. The only problem is that, as any Business 101 course would teach, the law of supply and demand also applies to degrees, and with the supply of MBAs far exceeding the demand, the value of the degree began to wane.

Recognizing this, colleges and universities are beginning to tailor their MBA and graduate level business programs to fit a wide variety of particular corporate needs, ranging from city management to manufacturing operations. By trying to suit their degrees to fit the demands of business, the universities and their students are hoping to once again boost the value of a graduate degree in business.

These types of uniquely designed programs are cropping up throughout the U.S. and, as word of their successes are spreading, more students are being drawn in from businesses everywhere. Students pursuing the degrees are just about as diverse as the degrees themselves, with pupils having backgrounds in everything from upper level corporate management to individuals fresh from undergraduate degrees. And, according to graduate school directors, more and more business degree candidates are coming from foreign countries.

"I see letters coming in for information every day from overseas," said Jay Varzandeh, director of California State, San

Bernardino's business graduate studies department. "I see letters from as far away as France and Germany and all over Europe. People are interested in the types of programs offered around the U.S."

The Inland Empire itself boasts some of the most highly regarded graduate programs in the U.S. While each university has a specif-

ic area of specialty, the programs being offered by them all reflect a trend in business as well as education. As California and other parts of the country began to push manufacturing, technology and civic management, the universities are responding with a number of specialized degrees in these areas. Claremont University's MBA

program concentrates on providing its students with practical experience by way of internships and partnerships with local, as well as national businesses, according to Jonathan Palmer, director of corporate communications with Claremont's Peter F. Drucker graduate school of management.

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# E D U C A T I O N

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## Glut of MBAs Creates New Field of Candidates

The Drucker school's educational philosophy revolves around giving its students practical experience and sound advice from business professionals, said Palmer.

The University of Redlands also caters its traditional MBA program to fit, not just the needs of industry but also the needs of the student. Redlands offers a two-year accelerated MBA program so individuals can gain practical full-time work

experience and also earn their degree. The program is offered through a number of satellite campuses throughout the Inland Empire and is held one night a week for two years.

The University of California at Riverside also subscribes to this theory.

"A successful business program on either a graduate or undergraduate level should definitely provide

a certain amount of experiential learning," said Walter Henry, a program director with the UCR Graduate School of Management.

UCR has had a highly successful program for its business students, in which they enlist the help of large corporations and form a student run marketing and advertising firm. The firm handles an ad campaign for the corporation from every aspect, giving the students

hands-on experience.

But, as times change, students are seeking degrees which go beyond the traditional MBA even with unique flair.

One of the most popular of these types of "designer" degrees is an MBA or a master of sciences with an emphasis on production and operations management. This degree is specifically geared toward preparing managers to handle the operations and production of manufacturing facilities. "The master of sciences in operations management covers the actual operations of a firm," said a representative from the University of La Verne's graduate school. "The degree covers the actual gritty of production."

The University of La Verne also offers degrees in public administration and leadership and management. The MS in leadership and public management is even further specialized with three different fields of specialization: corporate communications, strategic resources management and human resources management. "What we have done is add to our MS by allowing students to focus on the specific area of expertise they want to study."

A degree in operations and production is rapidly becoming the hot ticket, according to Varzandeh. Cal State San Bernardino will be offering an MBA with an emphasis in production and operations management beginning this fall. "We are starting our program this fall, and we have estimated that it will be one of our fastest growing programs as it is one of the fastest growing areas in the community," said Varzandeh.

Cal Poly Pomona's graduate business program includes such specialties as entrepreneurship, which is geared to help individuals who are interested in starting and running their own business, international business, and their newest specialty, contract management.

Cal Poly's degree in contract management gives students insight into dealing specifically with government organizations

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# EDUCATION

## PRO AND CON

### NAFTA Ratification the Right Choice for U.S. Business

PRO

By Jeffrey R. Orenstein

The North American Free Trade Agreement is coming. Despite opposition, it will be ratified by all three North American nations. It will change the effective location of your company from the United States to North America. Luckily, if you prepare for it, NAFTA will help you in the long run.

NAFTA is a free trade agreement between the U.S., Canada and Mexico modeled after the existing U.S.-Canadian Free Trade Agreement (and less extensive than the European Community), it effectively lowers tariffs and abolishes North American borders on most products and services. It basically allows you to sell goods and services in Canada and Mexico just as in the United States. Of course, it also gives Canadian and Mexican firms the same opportunities.

NAFTA has generated opposition in the U.S. and Canada by environmental groups who fear continued lax Mexican pollution enforcement (laws already exist—they're not enforced vigorously) and by labor groups who fear continuing flight of jobs from the U.S. and Canada to low-wage Mexico. This drove the recent opening of Washington talks between the U.S., Canada and Mexico on side agreements to satisfy critics and rescue the free trade pact. This will put NAFTA back on the fast track. Most environmental and labor groups will soften their NAFTA opposition, though they will not be completely happy. The treaty will be ratified and the needed implementation legislation will sneak through both Houses of Congress after tough, time-consuming debate.

In Canada, job flow to the U.S. resulting from the earlier U.S.-Canadian Free Trade Agreement was partly to blame for the falling popularity of the ruling Conservatives and the resignation of Prime Minister Mulroney. Now that Kim Campbell of British Columbia has emerged as a successor, conservative fortunes are rising and NAFTA opposition is falling. Mulroney will take the heat, sparing his party and Campbell. NAFTA will squeak through Ottawa.

In Mexico, the stakes are very high. Mexico has made it clear that it

has already complied with unpopular U.S.-dictated International Monetary Fund restraints and expects the agreed-upon boost from NAFTA as payoff. Even with the hard to swallow environmental and labor restrictions that the side agreements will impose on Mexico, that nation will go along.

International commissions on environmental and labor issues will be created. Tough negotiations lie ahead on rules of origin issues to determine where products originate and are treated, (Ohio Hondas, for example). National sovereignty will not be overthrown by these commissions. North America is learning from the EC and will preserve it as a selling point. In essence, NAFTA will not be renegotiated. But the side agreements will amount to the same thing.

What will it mean for you? To begin with, it will give you a local advantage over Asian and European competition. Asia is threatened by NAFTA. The ASEAN nations (Brunei, Malaysia, Indonesia, the Philippines, Singapore, and Thailand) have already formed AFTA (Asian Free Trade Agreement) to counter it. They fear that NAFTA means protectionism and a U.S.-Canadian obsession with Mexico will lock their products out and dry up capital flow from North America—U.S. denials are not believed. China is afraid that U.S. reliance on Mexican trade will make Clinton tougher on trade and human rights. Europe is afraid of the same thing that Asia fears. They are partially right. This gives you an advantage that you should take by expanding your marketing North and South.

A Feb. 4 International Trade Commission study of NAFTA's impact predicted it will mildly boost the U.S. political economy, creating a net gain of 35,000-93,500 jobs by 1995 (taking into account up to 170,000 jobs lost initially). States bordering on Mexico will gain most, with the Midwest and South possibly having a net loss. In the next decade or so, though NAFTA's rising tide will raise all ships, even the Midwestern Manufacturing one.

NAFTA will only slightly accelerate the existing job flight South in the

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### All Agreement Will Accomplish is a Loss of Jobs

CON

By Jeff Zucker

A few months ago, Ross Perot used the television airwaves to educate millions of Americans on the North American Free Trade Agreement now pending on Capitol Hill.

As an indicator of what NAFTA could mean for working Americans, Ross cited the poorly negotiated trade agreements of the 1980s as key to the loss of two million U.S. manufacturing jobs to Asia alone. "The people who lost their jobs were making \$440 a week. If they have a job today, they're now making about \$270 a week," he said. "This type of gross mismanagement of our country caused four out of five families...during the 1980s...to reduce their standard of living, and this means a reduction in their ability to pay taxes when we are adding trillions of dollars to our debt. Washington may not get it, but I'm sure you do."

As a businessman who understands the pride of successful job creation, Ross described the devastation caused by job loss, "You can relate to the worker who said, 'I did not quit my job. My job quit me.'"

His objection to NAFTA centers on the need for the U.S. to be a manufacturing superpower in order to have enough taxpaying workers to generate the revenue needed to pay off our existing four trillion dollar debt.

He went on to criticize the behind-the-scenes process that created NAFTA and warned Americans to be wary when such government programs are negotiated in secret. "This is not a new atomic bomb being created," Ross stated as he contrasted NAFTA's secrecy with what might be necessary for military matters.

"Our country went to extraordinary lengths to keep the details of the NAFTA negotiations from the American people," he said. "Members of Congress had to go to a secret room to read the agreement as it was being negotiated. Meanwhile, the Mexican government, the Mexican business community and the U.S. lobbyists representing Mexico knew all the details and provided day-to-day input to make sure that the agreement was optimized in Mexico's favor. Two-thirds of the American people oppose

this agreement, but the lobbyists want it—and they pay for the campaigns—so, there is a tremendous momentum to ram it through," Ross stated.

Ross reminded viewers that the agreement, which was signed just before the 1992 Republican Convention, was released only in summary form prior to the presidential election. The American people did not receive the complete agreement until Jan. 20, 1993. It is now available at a cost of \$41 a copy. Though the 2,000 page, two volume document is complex and difficult for the untrained reader to understand, "it will determine the fate of millions of working Americans," Ross affirmed.

He noted that 600,000 U.S. manufacturing jobs have already gone to Mexico. In particular, is a New Jersey manufacturing company that was sold in a 1986 "junk bond" deal and whose operations were moved to Mexico in 1989. With lower labor costs, "the company's profits went through the roof. The stockholders cashed in...the U.S. chairman now lives in a California mansion while the New Jersey employees are still out of work. If this is capitalism for the 21st century, I don't want any part of it and I don't think you do either...this is pure greed."

The difficult challenge facing American businesses, says Perot, is to compete with Mexican labor at 58 cents an hour where there are no government-mandated programs, and requirements, no health care expenses, no retirement expenditures and no environmental protection costs. In addition, Mexican labor laws are timid and not enforced. He refers to a 1990 strike in Mexico in which dozens of workers were shot and injured by the state police. "The plant was shut down. Two thousand workers were fired. Those who remained had to take a 45% pay cut...At another factory, 14,000 workers were fired. The union was dissolved. The union leaders signed a new contract without consulting the workers. That wouldn't happen here."

Billions of dollars in scarce U.S. investment capital will move to Mexico too, Ross predicted. Of the \$1.68 billion invested in Mexico in January

Please See Page 49





**Catch 30 minutes of the best Inland Empire restaurant reviews two times a week on KVCR TV 24, the Inland Empire's PBS station. Table for Two is the only restaurant review show of its kind on television. The show airs...**

6:30 p.m. on Tuesdays  
and 6:30 p.m. Saturdays.



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INLAND EMPIRE business journal

# RESTAURANT

## Restaurant Row

By Allan Borgen

### Frangipani's Fine Dining Room

*This column is written for the business person who finds travel a necessity, as well as for those who believe that eating a fine meal with a very pleasant wine is a reward of travel and even life.*

During these hard economic times, finding a restaurant that serves quality food at reasonable prices can be a difficult task. Frangipani's restaurant, which has been open for four years, has had a rough time of making believers of Moreno Valley residents, but like a fine bottle of wine, it appears to have finally come of age.

Frangipani's is unique since it houses, under one roof, two completely separate restaurants. The "Front" restaurant features gourmet Italian and continental cuisine while the "Spaghetti House," which is located on the east side of the restaurant, serves a cornucopia of items from steaks and ribs to pasta at unbelievable low prices.

I have had the opportunity to dine in the fine dining room many times, and on each occasion, I found it to be very enjoyable. The

menu offers a wide selection of fresh pastas, veal, poultry, beef, seafood and fresh fish entrees as well as eight daily specials. The decor is romantic yet casual, and I found the service to be attentive and professional. Dim lighting and soft romantic Italian melodies, which fill the air, makes Frangipani's one of the most upscale restaurants in Moreno Valley.

Choosing an appetizer is not an easy choice. The calamari fritti, \$5.50, and the trilogy of fried Mozzarella cheeses, \$5.50, are the best of the bunch. The large order of lightly breaded squid was tender and the breading was light and not at all greasy, and was without a doubt one of the better versions that I have ever had. The breaded and deep fried fresh, smoked and pesto sticks of cheese with a fresh basil and tomato marinara sauce was equally as impressive.

All of the dinners are served with a large mixed dinner salad which was served crisp and cold, along with two to three fresh vegetables, herb potatoes and terrific rolls and

butter. All of the items on the menu are made fresh on the premises and only fresh herbs are used in the preparation of the food.

Some of the entrees, which I really recommend, include the rich and creamy spinach and cheese tortelloni with a delicate creamy cheese and ham sauce, \$7.95; chicken Sorrentino, \$13.50, which consists of sauteed chicken breast layered with fried eggplant, prosciutto ham, mozzarella cheese with a sherry mushroom sauce; veal Boursin, \$16.50, medallions of veal with garlic and herbed cheese with a creamy wild mushroom, madeira and fresh thyme sauce.

If you like Jambalaya, you'll love the Italian version of seafood risotto, \$19.50, which features an impressive array of clams, green mussels, scallops and shrimp cooked with garlic butter, leeks, white wine, herbs and a robust marinara sauce on Italian rice. The peppered filet mignon, rack of lamb and chicken marsala or any of their fresh pasta dishes are also excellent! If you still have room for dessert, the giant almond cookie tulip with French vanilla ice cream, fresh strawberries and raspberries and melba sauce ranks high on my list of "forget my diet" favorites.

The wine list features both domestic and imported wines with most priced between \$12 and \$22.

# & ENTERTAINMENT GUIDE

If you are looking for a first-class restaurant with third-class prices, then Frangipani's is the place. Over the years, I have heard a lot of grumblings from folks who complain that Moreno Valley does not have any quality restaurants. It is my belief that if the residents of Moreno Valley don't support this restaurant, then maybe Moreno Valley will continue to be the fast food and chain restaurant capital of the world.

Frangipani's is located at 23580 Sunnymead Blvd. in Moreno Valley. Their phone number is (909) 242-8023. Frangipani's is closed on Mondays. Δ

Allan Borgen is a member of the Southern California Restaurant Writers Assoc., and is the co-host of TABLE FOR TWO, a restaurant review program which airs on Tuesday and Saturday nights at 6:30 pm on KVCR Ch.24 PBS.

## The Wine Cellar



Mead on Wine  
by Jerry D. Mead

NEO-BORDEAUX?—Twenty-five years ago it was possible to be a person of vision, and with a lot of hard work, a little money and perhaps a few family members as investors to start a vineyard and winery operation. The seventies were full of examples of "regular people" starting wineries and succeeding.

By the mid-eighties, wine had become strictly a rich man's game, and we're not talking moderately wealthy here, we're talking individuals of real means.

It's not just a matter of everything costing more these days, the government has eliminated agricultural tax breaks, raised taxes and increased red tape. To get into the wine business today, you've got to really have a passion for it and not be real concerned about immediate return on investment.

First off, it takes several years (three to seven) for vines to give proper crops, and if you're making serious wines intended to age and

become complex, we're talking another couple of years before white wines can be released and two to five years before the first red can go to market after being made. It is not all that unusual for a new vineyard/winery to be 10 years away from serious cash flow from the time the first vine is rooted to the soil.

In the meantime, viticulturists (vineyard managers) and oenologists (winemakers) have to be paid whether there's anything to sell yet or not.

And don't forget marketing people, purchasing barrels (about \$500 each for 55 gallons), glass and labels, all needed before there's anything to sell. None of which takes into consideration the jillions of dollars in capital investment for land, vineyards, winery structure and little pieces of machinery and technology which can cost more than a middle-class home.

BERNARDUS Bernardus Marinus Pon is no man of ordinary means. He has the vision, the passion, and today's other major requirement to be in the wine business, the wherewithal.

A citizen of the world sort of guy, he has homes in Holland, England and Carmel Valley where Bernardus Vineyards & Winery are located.

Pon's company owns the oldest wine distribution company in Holland, and he was a former race car driver at Le Mans and an Olympic Skeet Shooter. There's a business heritage, too...Pon's father imported the first Volkswagen "Beetle" to the U.S. and designed the VW bus.

Pon's wine love in life is Bordeaux style red wines, and that is what he is determined to make in "world class" fashion in Carmel Valley with the help of a team of experts.

The rolling vineyards of Cabernet Sauvignon, Merlot, Cabernet Franc and Petit Verdot have been planted in consultation with famous Ventana Vineyards (Ventana is also a source for grapes for Bernardus' Chardonnay wine), and the first mature crop should be harvested in fall 1993. French-trained winemaker Don Blackburn and winery president, former winery owner, business professor and consultant Jim Clark are other key players.

We'll all have to wait a few years to see if Pon can join the likes of other successful vintners with a

dream like Don Carano of Ferrari-Carano, Donald Hess of The Hess Collection and Tom Jordan of Jordan Winery and "J" champagne. Like these other entrepreneurs, Pon is providing the vision and all the necessary tools to yield greatness. Now it's up to the soil and climate of upper Carmel Valley.

Bernardus 1991 "California" Chardonnay (\$12.50) is a worthy premiere release and a quite good value as well. So many new brands, especially ones with big plans like Bernardus, overprice their first wines. It's refreshing to see that pitfall avoided. The label and packaging is tasteful, and so traditional it's a little boring. It certainly isn't going to jump off the shelf at you. The wine is pleasantly middle of the road. You are aware of the barrel-fermented portion and the aging in one, two and three-year-old French oak barriques, because the toasty wood aromas and flavors are there, but they do not totally dominate the fruit. Yet there is far more than simple fruit, with rich pineapple notes and implied sweetness. It's a Chardonnay for serious seafood, like salmon, swordfish, soft shell crab or lobster. Rating: 87/87

Bernardus wines are available throughout California and are beginning to be available throughout the U.S. They are also available in Holland and Britain. For information on nearest retail outlet: Bernardus, Box 222240, Carmel, CA 93922 (408) 626-1900.

CHARDONNAY MEDALISTS As promised, here are some of the gold medalists from the New World International Wine Competition, the only judging to take price into consideration and then pit the winners from the various price ranges against each other to determine overall best wine of type.

I'd love to tell you a bargain Chardonnay won it all, but it just didn't happen that way. The champ actually came from the most expensive class, \$17.51 and up.

The Beringer/Myron Nightingale Memorial Trophy for Best New World Chardonnay went to Kendall-Jackson 1991 "Proprietor's Grand Reserve" (\$22.50). Other golds in the same price range were: Cale Cellars 1991 "Sangiocomo" (\$18); Cambria 1989 "Santa Maria Reserve" (\$25) and Stonestreet 1990 "Sonoma County" (\$20). Δ

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## Wine Selections and Best Values

By Bill Anthony

Preston Vioignier 1992, Dry Creek Valley	About \$18	Clos Du Bois 1992, Sauvignon Blanc Alexander Valley	\$7
Chalk Hill Sauvignon Blanc 1991, Chalk Hill, Sonoma County	About \$10	Carmen 1990, Cabernet Sauvignon Maipo Valley	\$6
Joseph Phelps Sauvignon Blanc 1991, Napa Valley	About \$10	Rombauer 1990, Cabernet Franc Napa Valley	\$16
Clos du Bois Early Harvest Gewurztraminer 1991, Alexander Valley	About \$9	Beringer 1989, Cabernet Sauvignon Napa Valley, Private Reserve	\$40
		Harrison 1990 Cabernet Sauvignon Napa Valley	\$30

## Inland Empire Symphony Orchestra

Stewart Robertson, Music Director

### The 1993-1994 Season

Saturday, October 23, 1993; 8:15 p.m.

Beethoven: Violin, Violoncello, Piano Concerto, "Triple Concerto"

Brahms: Symphony No. 3

Guest Artists: Andres Cardenes, Violinist; Anne Williams, Cellist; David Devoe, Pianist

Saturday, December 11, 1993; 8:15 p.m.

Handel: Messiah

Soloists and Chorale to be announced.

Saturday, January 29, 1994; 8:15 p.m.

Rachmaninoff: Symphony No. 2; Mozart: Masonic Funeral March  
WEST COAST PREMIERE of Mark O'Connor's Concerto for Violin and Orchestra.  
Guest Artist: Mark O'Connor, internationally known country star.

Saturday, February 26, 1994; 8:15 p.m.

Mozart: Symphony No. 41 "Paris"; Lalo: Symphonie Espagnole;

Debussy: La Mer

Guest Artist: Ilya Grubert, Violinist

Saturday, April 23, 1994; 8:15 p.m.

Grieg: Peer Gynt, Suite No. 1; Liszt: Piano Concerto in E-flat;

Rimsky-Korsakov: Scheherazade

Steven Prutsman, Pianist

Five Concert Series: \$125, \$75, \$50, \$25  
Single Tickets: \$25, \$20, \$15, \$10

Three Concert Series: \$75, \$50, \$35, \$20  
Single Tickets: \$25, \$20, \$15, \$10

To request a brochure or order tickets, phone: (714) 381-5388



## Corporate Profile

How many Inland Empire manufacturers can lay claim to producing the number one product line in their industry nationwide? This one can.

The company is Cast Art Industries, a Corona-based manufacturer of collectible figurines for the gift industry. Cast Art's

**Kristin designed a group of adorable cherubs and storybook animals which she cast in cement and sold at street fairs and local art shows. They became so popular that she couldn't keep up with demand, and she began searching for a manufacturer to produce them in quantity.**

line known as DREAMSICLES™ has become the hottest seller in gift stores across the country. Just two years after introduction, it has already gained recognition as a true "col-



lectible" among fans.

For those who haven't shopped in a gift store lately, a brief history: DREAMSICLES™ were the creation of an artist named Kristin Haynes. While living in the San Diego area, Kristin designed a group of adorable cherubs and storybook

animals which she cast in cement and sold at street fairs and local art shows. They became so popular that she couldn't keep up with demand, and she began searching for a manufacturer to produce them in quantity.

After being turned down by several large companies, Kristin's own guardian angel may have led her to Cast Art Industries. A start-up company, Cast Art had been formed by a handful of former employees of a defunct Corona giftware manufacturer known as Design Gifts International. The new company was looking for new product ideas, and decided to take a chance on Kristin's designs.

Scott Sherman, Cast Art's young president, determined that the company's reproductions must stay true to the "look" of the originals. Together with partner Gary Barsellotti, an Italian born and trained mold-maker, Sherman began an exhaustive search to find the right natural gypsum materials and methods to accomplish volume production. After much trial and error, Cast Art made some sample figurines and Sherman named the line DREAMSICLES™.

Then the third member of the Cast Art triumvirate made his contribution. Frank Colapinto, a sales executive with over 20 years of experience and contacts in the gift industry, took his samples on the road. He began showing them to gift shop buyers and sales reps at industry shows, and orders started coming in.

That was in March of 1991, and it was the beginning of a phenomenon. DREAMSICLES™ were named as the Best Selling New Category of 1991 by Gift Creations Concepts, the nation's largest retail buying cooperative. By the end of 1992, DREAMSICLES™ were consistently ranked as America's number one gift line in monthly surveys of gift store owners, according to the New Jersey-based *Giftbeat* industry newsletter.

The original line of 31 figurines has been expanded to



more than 200 and is presently retailed by some 17,000 gift stores. Its popularity with retailers and their customers has propelled the line and its creator to stardom.

It also has helped establish Cast Art, now in just its third year of operations, as one of the fastest growing companies in the gift business. While many manufacturers were struggling through a difficult 1992, Cast Art announced last July that its entire production capacity had been sold out for the year. Capacity has been doubled this year, but indications are that production again will sell out before autumn.

Cast Art's manufacturing operation is an example of true "hands across the border" cooperation. All of its DREAMSICLES™ figurines are produced at the company's maquiladora facility in Tijuana, Mexico. Casting, finishing and painting are done entirely by hand by a skilled Mexican work force of over 600 employees trained by Cast Art.

Completed products are then delivered by truck to Cast Art's headquarters facility in Corona, where another 100 employees are located. Here they are pack-

## Cast Art Industries

aged for shipment to customers in all 50 states and Canada. Both facilities work double shifts, and the company ships an average of more than 20,000 units per day.

The success of the DREAMSICLES™ line has allowed Cast Art to expand rapidly. New products including picture frames, ceramic mugs and magnets are now being manufactured in

China. The trademark and designs also are being licensed to leading manufacturers of plush toys, pewter figurines, T-shirts, children's clothing and accessories.

In addition, Cast Art this year introduced three new product lines which have received enthusiastic response.

Two more are being developed for introduction next January. Cast Art's reputation for quality workmanship and marketing muscle has drawn the attention of artists as far away as Europe, and the company can be highly selective in choosing new talent.

Cast Art is a company which takes pride in producing products that all have one common goal: to make customers smile. With a booming business and prospects for continued future growth, the people at Cast Art have much to smile about, themselves. Δ

**The original line of 31 figurines has been expanded to more than 200 and is presently retailed by some 17,000 gift stores. Its popularity with retailers and their customers has propelled the line and its creator to stardom.**

## Inland Empire People

Having the ability to influence and cause positive changes in the health care environment is what Timothy McGlew says he loves about being chief operating officer at Doctors' Hospital of Montclair and Ontario Community Hospital.

"My desire to help people brought me into the health care business," he claims. "From the time I first worked at the University of Massachusetts Hospital while attending the University of Massachusetts at Amherst, I was fascinated with the business aspect of hospitals, in addition to realizing as an administrator I could benefit people."

Born in Washington, D.C., and raised in Chelmsford, MA, McGlew received his bachelor of science degree in public health from the University of Massachusetts and master's degree in health services administration from Arizona State University. He is currently affiliated with the American Hospital Association, California Association of Hospitals and Health Systems, and the Hospital Council of Southern California.

McGlew says he enjoys working in the Inland Empire because the community "offers challenges in meeting the needs of so many diversified cultures." He believes the Inland Empire will continue to grow as it has

not even begun to reach its potential.

Although concerned that the Inland Empire has been hit hard economically with so many cuts in the job market (especially in the aerospace and military fields), McGlew visions a promising future. "People are without jobs (and therefore without health insurance) and businesses are struggling to outlast the recession. But despite the bleak picture, I feel the Inland Empire will recover due to the diversity and tenacity of its people. Our ability to adapt to the challenging times will lead to new growth and prosperity."

McGlew says his goal in life is "to effect positive change in the health care provided to citizens of this community, irrespective of financial ability and age."

As for his personal management style, McGlew says it is, "Participative. I enjoy involving people in the decision making process. Utilization of collective talent leads to more informed decisions and thereby better solutions to complex problems."

McGlew has been married 13 years to his wife, Joyce. The couple have one son, Chris, and resides in Chino Hills. In his spare time, McGlew enjoys playing golf and racquetball, watching hockey ("I'm a real Kings fan!"), and participating in church activities. Δ

## Inland Empire People

A strong desire to be part of the health care service industry is what brought Terry Rosson, a native of Victorville, to FHP Health Care in Riverside.

Rosson currently serves as FHP's Inland Region marketing manager for both its commercial and senior products. What Rosson likes most about

working for one of the nation's largest health maintenance organizations is providing consumers with valuable information about FHP's great health care plans and helping brokers' and employers' groups with their health care needs.

When he's not designing new ad campaigns or conducting market research, Rosson enjoys designing model cars, gardening and biking. One of his latest hobbies has been trying to learn country-western dancing!

The Inland Empire, according to Rosson, is a great place to be right

now because of its growth potential and wide-open opportunities. This belief, combined with his management style of consensus building with heavy doses of communication and getting down to the "real" issues, is what makes Rosson and FHP so successful.

One of the most important events in Rosson's life was the day he graduated from college. "I pursued my degree of marketing courses for over a decade during the evenings, while working in the field during the day. This 'double concentration' provided a great learning experience so the day was special having it finally all come together."

Rosson's goal in life is to create the perfect balance between professional, personal and spiritual aspects of life. He feels that when this stability exists, the result is a desire to learn and engage with the entire spectrum of life. Δ

# QUALITY OUTCOMES FOR A LIFETIME



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Robert R. Herrick, CEO

Our comprehensive services include:

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- Rehabilitation Nursing
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At Robert H. Ballard Rehabilitation Hospital we are proud to provide the highest quality specialty programs and services to individuals who have experienced a disabling illness or injury. As the only free-standing, comprehensive physical rehabilitation hospital in the Inland Empire, we are dedicated to returning children to their playgrounds, teenagers to their schools, and adults to their work at their highest level of functional independence.

Our experienced team of rehabilitation professionals works together to ensure that each patient receives the most appropriate treatment to enhance their daily lives.

Every inpatient and outpatient rehabilitation program is designed for individuals who have experienced:

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- Orthopedic Disorders
- Arthritis
- Chronic Pain
- Pulmonary Disorders



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### Watson Medical Labs Building New Facility

Construction is now under way for Watson Medical Laboratories' new building in the State College Business Park of San Bernardino. The new two-story 20,000-square-foot facility will consolidate the functions of their two existing locations under one roof. It will combine their corporate offices with a state-of-the-art medical laboratory and testing facility. The building exterior is sandblasted concrete with reflective blue glazing. It was designed by the architectural firm of Paul N. Larson. The general contractor is J.D. Diffebaugh, Inc.

The project will accommodate a variety of laboratory functions including microbiology, serology, hematology, special chemistry, and has the potential to accommodate a pathology lab in the future. The office area will house all of the business, marketing, and data entry employees, with a spacious lunchroom and outdoor patio being provided. The main lobby will be finished with a slate floor and mahogany wall panels at the open stair. The mahogany accent is carried throughout in the custom reception desk and office furniture. Δ

### 1993 Outstanding Physicians Awards

The San Bernardino County Medical Society presented the eleventh annual Outstanding Physician Awards to four San Bernardino physicians.

Doctors I. Hunter Crittenden, Bruce

### Robert Ballard Rehabilitation Moves to New Facility

The Robert H. Ballard Center for Rehabilitation, formerly housed at San Bernardino Community Hospital, recently announced that it will be relocating its facilities to an upgraded, "state-of-the-art" center on the hospital grounds.

The move is a joint effort between Continental Medical Systems and San Bernardino Community Hospital designed to upgrade their rehabilitation staff and services.

Along with the change in the center's location, will also come the addition of Robert R. Herrick as the new chief executive officer. Herrick has been involved in rehabilitative care for the past 15 years and is looking forward to heading up the Ballard Center.

"This hospital combines the quality and long-term experience of the Ballard Center along with Continental Medical Systems' experience in medical rehabilitation programs and ser-

M. Shepard, James R. Savage and Wendell L. Moseley were honored at a recent general membership meeting of the physician organization.

Crittenden founded San Bernardino's Inland Heart Institute and was a member of the first group of United States physicians to receive accreditation as pediatric cardiology specialists. Crittenden was one of two recipients of the 1993 Outstanding Contribution to Medicine awards.

Shepard, also awarded for his Outstanding Contribution to Medicine, served as medical director of the Respiratory Care Department and Pulmonary Laboratory at St. Bernardine Medical Center for 28 years. He organized one of the first cardiopulmonary resuscitation (CPR) teaching programs in San Bernardino County and has been instrumental in the development and success of the Respiratory Therapy Education programs at San Bernardino Valley College, Crafton Hills College and Victor Valley College.

Savage was honored with the 1993 Outstanding Contribution to the Community award for more than 50 years of service to the community. He has served as a board member for the Lighthouse of the Blind, the Civic Light Opera, Y.M.C.A., Rotary and Elks clubs. For 18 years, he was a member of the San Bernardino City Unified School District Board of Education.

He has been an Advisory Board Member for the School of Natural Sciences, California State University, San

## Health Care News

Bernardino, as well as the director of the Student Health Center. He was also a co-founder of San Bernardino Medical Group, and he worked as a practitioner for the Family Planning Unit of the San Bernardino County Health Department.

A long-time San Bernardino family practitioner, Moseley won the award for Outstanding Contribution to the Medical Society for his many years of assistance and dedication to the organization. Retired from practice in 1992, he continues to sit on the Board of Governors for the Southern California Physicians Insurance Exchange, a professional liability insurance company.

Physicians are chosen for the awards each year from a slate nominated by their peers. Δ

### PERS Offers New PPO

The California Public Employees' Retirement System began offering a new preferred provider organization (PPO) health plan option to its 887,000 members in May.

Called "PERS Choice," the plan offers access to a broad range of physician and preventive care services, as well as hospital and medical benefits through the state's largest managed care network—at monthly rates lower than the PERS-CARE PPO already available to retirees.

## Health Reform Bill Fails

Senator Bill Leonard's (R-Upland) Senate Bill 93 that would have created Medisave Accounts for individuals to plan for their own health care needs failed passage in the Senate Revenue and Taxation Committee on March of 1993.

"This measure would have been the first step in getting control of escalating health care costs," Leonard recognized. "Individuals could have put money aside specifically for health care needs and then made decisions about the type of care they received."

The bill was annexed on a partisan 2 to 5 vote. "This would have restored integrity to the health care industry," Leonard's disappointment obvious, "because consumers, rather than insurance companies, would have been in the driver's seat. Virtually every member of the committee agreed that Medisave Accounts are a great idea, but they voted against SB 93 anyway with the excuse that they would wait to see what gets done on the federal level."

According to Leonard, the members of the committee also argued that if

employees and their dependents.

The new PERS Choice plan features \$2 million in maximum lifetime protection and pays 80% of covered services for members using PPO network health care providers, once an annual deductible of \$250 has been met (\$500 for families).

PERS members may obtain more information on the new PERS Choice program by calling Blue Shield toll-free at 1-800-882-PERS. Δ

### New HMO Announced

HMO California, a new health care service plan, has been formed. The new plan represents an expansion of Greater South Bay Health Plan, founded in 1988. HMO California is a Knox-Keene licensed health care plan owned by a consortium in Southern California. Coverage extends throughout Los Angeles and Orange Counties and into Riverside and San Bernardino Counties.

Greater South Bay Health Plan has served individuals and groups of from two to 50 employees. HMO California will continue to serve that market.

HMO California is one of 18 health care providers selected to participate in the state sponsored Health Insurance Plan of California which will be marketed beginning July 1. The HIPC is part of the health insurance reform package passed recently as AB 1672.

For more information, contact HMO California at telephone (714) 756-5555. Δ

## Health Care Innovations, Inc.: A Company for the 1990s

ADVERTORIAL

There are two issues on the minds of voters today; the sagging economy and the continued rising costs of health care. One company, here in the Inland Empire, is doing something to improve upon both issues.

HCI is a health care consulting and management firm headquartered in Colton. Since its establishment in 1985, HCI has been instrumental in the development, organization, and management of several Independent Practice Associations (IPAs). Today, these IPAs represent hundreds of physicians and provide managed health care services to thousands of HMO and PPO members. Many consumers have switched from traditional Fee-For-Service coverage to managed care options. These managed care options represent a very attractive choice to consumers.

In addition to lower premiums, HMOs provide their members with preventative health care measures and cover many pre-existing medical conditions, and provide quality care and utilization review services.

Presently, most health care providers (physicians, hospitals, and ancillary providers) are having to contract with a multitude of HMOs, PPOs and other managed care organizations. Such contractual relationships require a new and refined type of service in the areas of:

- Contracts Negotiation
- Contracts Administration
- Reimbursements Audits
- Management Information Systems (MIS)
- Operation Implementation and
- Educational Services

HCI specializes in providing these services not only to IPAs, but also to hospitals, medical groups, and individual physicians who have negotiated or intend to negotiate contracts with HMOs, PPOs, and other managed health care organizations.

Earlier this year HCI opened its first Managed Care Training Center in Colton. Today HCI holds contracts with Private Industry Council/Job Training Program Act (PIC/JTPA) of the city of Riverside, Riverside County, the city of San Bernardino, San Bernardino County, and a multitude of workers' compensation referral organizations. The 400 hour-12.5 week training course provides extensive training in the areas of claims processing, claims billing and HMO

coordinating. The training is free to government program candidates. Hence, medical groups, IPAs, HMOs, and PPOs may recruit these qualified candidates at no cost to the employer. Through this service, HCI is serving the best interests of employers and employees of managed health care organizations. Qualified employees are prepared to enter an expanding job market at no cost to employers.

In the coming months, HCI anticipates opening training centers in Los Angeles and San Diego Counties, and will be looking to joint venture

or cooperate with established managed care organizations in the Los Angeles area to assist in rebuilding post-riot L.A.

In addition to the Training Center, HCI operates a billing service agency, specializing in providing billing for radiology, oncology, and radiation therapy services.

HCI's president and founder is Ms. Zaka Azar. Ms. Azar, a graduate of the University of the Pacific, holds a bachelor's degree in biochemistry and managed health care certificate from UCLA. She currently lives with her husband, Dr. Naser Azar, in Red-

lands, and has gained her experience through working for major HMOs, such as PacificCare, Cigna, and Inland Health Plan, known today as Aetna Health Plan.

As the Inland Empire continues to experience growth in managed care, HCI and similar organizations will be an important contributor to our health care system, in particular, and the health of our economy in general.

If you have any interests regarding HCI and its growing services in the health care arena, you may contact Ms. Azar, or HCI's administrator, Ms. J.D. Davis at (909) 824-1565. Δ



## Beaver Medical Clinic Announces Some New Changes At Our Cooley Ranch (Colton) Location

Quality primary care and ancillary services under one roof with minimal waiting time. This is what you want from your family doctor's office. This is what we offer at our Cooley Ranch location.

As of July 1st, Beaver Medical Clinic, in association with Dr. Robert Bourne, Dennis Flynn, Jonathan Horstmann, and Douglas Hay will welcome Dr. Robert K. Yamada to our staff. The addition of another Board Certified physician at our Colton office will mean greater physician availability and less wait time for our patients.

Also, we have recently added a new mammography unit to our Cooley Ranch location. This, along with our other radiology, laboratory, and optical services means a full range of ancillary services at one convenient location. Which saves you time and money with fewer hassles and less frustration.

All of our physicians are participating providers in most area health plans and care for patients with traditional service. And if you need additional specialty care, each of our Beaver Medical physicians are supported by a network of more than 90 physicians covering over 20 specialties.

To learn more about our services, please call (909) 370-4100. Appointments can be scheduled by calling (909) 370-2778.



## San Antonio Community Hospital Heart Program Eyes Bright Future

San Antonio Community Hospital's Heart Center recently announced the signing of a new contract with Michael Wood, M.D., one of the region's leading heart surgeons. Dr. Wood received his training at Loma Linda University Medical Center and is a nationally recognized surgeon with numerous published papers on various aspects of open heart surgery.

"Beginning with public education and preventive medicine, we will continue to provide a comprehensive program for the communities we serve," noted Dr. Wood. "From our state-of-the-art equipment to our experienced staff and various support groups, our goal is to get every patient back to a normal, healthy lifestyle."

Cardiac catheterization, coronary angioplasty, and cardiac surgery are all currently performed at the Heart Center, which ranks nationally in the top 25% of heart programs based on statistical analysis of performance.

Other cardiovascular services provided at SACH include electrocardiography, nuclear stress testing, and Holter Monitoring, which can detect even the most complex arrhythmias of the heart, helping the cardiologist determine the appropriate course of treatment.

catheterization laboratory by August of this year.

"We have developed a strong team concept here at the hospital with our cardiologists, nursing staff and support groups all focused on providing quality patient care," according to Dr. Wood.

The hospital's cardiac rehabilitation program remains one of the busiest and most successful in the region, while the Caring Hearts Support Group provides necessary encouragement to patients and their families.

Through a variety of fund-raising activities, including the 1993 5K/10K Run and 5K Walk, the Cardiac Care Club has purchased sophisticated equipment for the Heart Center.

"We are fortunate to have a surgeon of Dr. Wood's caliber at our facility. The Heart Center will continue to move ahead and meet the needs of the community in this critical area," stated SACH President Ronald Sackett.

San Antonio Community Hospital in Upland is the leading health care facility in Western San Bernardino County with 318 beds and a 500-member medical staff. Services include 24-hour emergency care, medical/surgical and critical care, maternal/child care, and cancer treatment.

For more information, call (909) 985-2811. Δ

## IBM Considers Internal Costs of Health Care Reform

In 1992, expenditures on health care in the United States exceeded \$835 billion and accounted for more than 14% of the Gross National Product. Rising costs, accountability for quality, and universal access to health care have become major political issues and are at the center stage of President Bill Clinton's reform plan.

The Department of Health and Human Services (DHHS) projects that, unless major reforms take place, health care costs will rise to 16% of the GNP by the end of the decade. Corporate America now pays the equivalent of its after-tax net income to provide health care for its employees. U.S. auto makers spend more each year for employee health care benefits than for all of the steel used in production. In order for U.S. companies to remain competitive with their foreign counterparts, and to ensure the success of any economic recovery plan, it is crucial to significantly reduce the cost of health care.

As the nation addresses health care delivery reform, industry experts see a common requirement emerging for more accurate, accessible and complete information across the health care financing and delivery system. Experts estimate that paper work costs alone account for 25% or more of the dollars spent on health care. The Health Care Financing Administration has estimated that \$10 billion a year can be saved simply by eliminating the paper work and implementing electronic claims processing.

The pursuit of providing cost-effective, quality care to all Americans will generate a significant increase in the demand for

information repositories, community-wide networks, and clinical information systems which capture all patient data, giving care givers the information they need across a network of institutions. As an entire community of payors, providers, employers, and consumers await the specifics of the Clinton administration's health care reform plan, one thing is certain: a key ingredient to reform will be information technology.

IBM, as a provider of information technology and services, faces the challenges of understanding the dynamics of this rapidly changing marketplace and providing the products, solutions and services health care institutions require to achieve their strategic goals.

Beyond providing information technology to its customers, as a nationwide employer, IBM is keenly interested in health care reform. The company provides benefits to approximately 750,000 employees, retirees, spouses, and dependents throughout the country.

In 1991, IBM's cost for these benefits was roughly \$1 billion, rising at an annual rate of around nine percent. This cost growth rate, well below national averages, can be credited to the company's own use of information technology, plan design and management, and strong partnerships with employees, providers and insurers.

Health care institutions, employers and insurers in the Inland Empire and throughout the country are positioning themselves to respond to health care reform legislation. IBM has a vested interest in their success. Δ

## Continuous Reorganization: "New Balancing Act" for 21st Century Companies and Managers

Entrepreneurial companies all want to become more professionally managed while larger, apparently more professionally managed companies all want to become more entrepreneurial, but you only maximize performance when both conditions co-exist, according to organizational consultant Lou Adler.

"Achieving this tricky balance is the real role of management," he says. "Companies underperform when these two opposing management philosophies are out of balance. On one extreme, too much control yields bureaucracy. At the other end, too much innovation can cause lack of control and chaos. The true role of the 21st century manager is to blend these contradictory needs into high performing cohesive groups," said Adler.

Adler calls this new process, "Continuous Reorganization." He says that as we approach the 21st century, the manager's true task will be to make the transition from entrepreneurial to well-managed company and back again an ongoing process.

"At the basic level it involves how work is structured, organized and assigned. Managers who build their organizations to address these changes will represent the real leaders as we enter this era. As we've seen, those that ignore these opportunities can rapidly fall behind," Adler warns.

### Six of Adler's Findings

1. The innovative entrepreneurial spirit must coexist with the principles of total quality and employee empowerment.

Adler says, "Creativity often is at odds with efficiency and total quality. New management techniques must be established allowing the competitive triarchy of customer excellence, product innovation and total quality to work together. Certain market-driven firms have found this natural balance and continue to excel despite economic cycles. Using organizational benchmarking techniques, companies of all sizes and from all industries can adopt these same principles to maximize their performance."

2. Responding to competitive pressures, flatter, leaner organizations will demand the skills of the virtual manager.

"Economic and social conditions rapidly forced the transition from the command and control manager of the '60s to the '90s participative manager. Technology, economic restructuring and global business pressures are accelerating this trend...Adler contends.

3. Managers need to think backwards and upside-down to overcome years of pre-programming.

"Thinking backwards and upside-down allows managers to think beyond their own experiences and frames of reference. The

key difference between weak and strong managers is how they manage time. Strong managers anticipate events and manage the future—they manage the calendar. Weak managers manage the clock. They react to daily events, controlled by procedures, rules and past experiences. Anticipated results need to drive methods, not the other way around...Adler suggests.

4. The marketplace determines strategy. This must drive staffing and structure in an ongoing feedback process. This is the key to continuous reorganization.

"Firms need to be organized and staffed based on strategic or future needs, not historical success. Typical reorganizations only occur in crisis. Crisis can be prevented and performance maximized when this reorganization process becomes ongoing. Creativity, innovation and entrepreneurial spirit need to be combined with teamwork, total quality and efficiency. While these forces often are at odds, proper balance can be achieved using new creative staffing techniques.

5. Empowerment is not something you give away, it's something you get.

Adler says, "You can't empower employees. Empowerment is a derived result of proper delegation and job structuring. Despite the inherent hierarchical structure of organizations, every manager can increase motivation and productivity and

create empowered departments. These seeds will become benchmark departments for other departments to model." Adler advocates delegation techniques which allow individual line managers to begin the process. "This way," he says, "employees fully own the strategic and tactical aspects of their jobs. Through these techniques each manager has the ability to bring the concepts of continuous reorganization and organizational balancing down to the department level."

6. Individual managers can develop management game plans by preparing performance-based objectives and job descriptions.

"Employees frequently lose sight of the company's objectives as these are translated down to the department level...Performance-based job descriptions require managers to quantify all major tasks and establish measurable benchmarks. These act as guideposts and outlines as the group moves toward its goals...performance follows directly with the quality of these management game plans—one of the core skills of effective managers. This process forces managers to think backwards and truly anticipate and manage the future," Adler concludes. Δ

For more information about continuous reorganization, contact Adler at (714) 731-0867.

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## Inland Empire People

It isn't all numbers for Karl Carrier, senior vice president and chief financial officer for Riverside Community Hospital. His management approach is much different than many of his contemporaries. He manages best by wandering around. "I attempt to know what makes my employees tick, both at work and outside of work," he says. "That way I can maximize their contributions to Riverside Community Hospital." He enjoys the people and the potential he sees for Riverside Community Hospital to dominate its market.

Carrier joined the 369-bed acute care hospital in December 1992. He was previously regional chief financial officer for Summit Health Ltd. in Garden Grove. A strong desire to serve and help other individuals prompted Carrier to select a career in health care. "I realize the crucial role hospitals play in

their community and how important the support of the community is to the hospital. I feel the local economy will continue to be soft in the foreseeable future. For the hospital this means we must continue to expand our outstanding slate of services to provide a safety net for the community's health care needs."



Carrier holds a master's of business administration with specialization in finance from the University of Oregon and a bachelor of arts degree in economics and American studies from the University of California at Santa Cruz.

Carrier and his wife, Nancy, have been married for six years and have two daughters, Hannah—age four—and Abigail—age two. His hobbies include gardening, wood working, camping, backpacking, reading, traveling and assorted family activities. Δ

## When Does a License Agreement Constitute a Franchise?

By Bruce Holden, J.D.  
This material is prepared and intended only as a general summary of a complex area of law. The reader should not consider this material as in any way the rendering of legal advice, nor should the reader rely on such material for that purpose.

Under California law, a franchise is contract in which: "(1) A franchisee is granted the right to engage in the business of offering, selling or distributing goods or services under a marketing plan or system prescribed in substantial part by a franchisor; and (2) The operation of the franchisee's business pursuant to such plan or system is substantially associated with the franchisor's trademark, service mark, trade name, logotype, advertising or other commercial symbol designating the franchisor or its affiliate; and (3) The franchisee is required to pay, directly or indirectly, a franchise fee."

In certain transactions, it is difficult to tell the difference between a licensor-licensée relationship and a franchisor/franchisee relationship. If a franchisor-franchisee relationship exists, the franchisor must register with the California Department of Corporations, which necessarily means the expenditure of time and

money in the form of registration fees and attorneys fees and must otherwise comply with the California Franchise Investment Law.

The *Kim v. Servosnax, Inc.* (1992) matter illustrates how an arrangement thought by a licensor to be a straightforward license can constitute a franchise, with attendant registration and disclosure obligations.

Servosnax, Inc. is a California corporation that contracts with owners and managers of businesses to operate employee cafeterias within their office complexes or buildings. Servosnax builds out the space, installs equipment, opens the cafeteria for business, and then licenses the right to manage the cafeteria and retain its profits to an independent operator. Servosnax charges a license fee, usually payable by cash and a promissory note, plus a fee of 10 percent of monthly sales. Servosnax trains the owner/operator on site, controls menu and pricing, and makes periodic inspection visits to control quality. Licensees are prohibited from using Servosnax's trade name to identify the cafeteria to patrons, and patrons accordingly do not associate the cafeteria with the "Servosnax" trade name.

Servosnax did not register its license agreement as a franchise with the California Department of Corporations or comply with any of the disclosure provisions of the Franchise Investment Law.

The plaintiff purchased her license from the original owners near the end of the third year of a five-year term, paying \$24,000 in cash and giving Servosnax a \$9,000 promissory note. Shortly after the plaintiffs began operating, sales declined because the company which the plaintiff was serving began laying off employees. About six months after the license transfer, the host company closed the cafeteria.

The plaintiff's license agreement with Servosnax permitted Servosnax to offer the plaintiff a comparable replacement facility. The parties entered into a supplementary letter agreement under which Servosnax could provide a replacement facility that offered greater income in exchange for an additional fee. However, neither the license nor the letter agreement specified exactly how the sums paid for the original license were to be credited in valuing a replacement license. Servosnax offered plaintiff several replacement contracts at other sites, but the plaintiff felt they were too far away from her home. The parties

negotiated over a location that was acceptable to the plaintiff and offered greater income, but could not agree on the price because of a dispute over the amount that would be credited for the remaining term of plaintiff's original license agreement.

The plaintiff brought suit and alleged several causes of action, including violation of the Franchise Investment Law. The plaintiff alleged that the license agreement constituted a franchise that was subject to the registration and disclosure requirements of the Franchise Investment Law. The plaintiff maintained that if she had received an offering circular that disclosed how Servosnax would value her original license and specified the conditions for termination or nonrenewal if there was a loss of location, she would not have purchased the license from the original licensee.

The jury awarded plaintiff \$45,000, finding that Servosnax had violated the franchise law by failing to register the agreement and to provide plaintiff with the statutorily mandated disclosure document under the Franchise Investment Law. The court of appeal affirmed. Δ

Holden is a partner in the law firm Lewis, D'Amato, Brisbois & Bisgaard.



## Woman-Owned Businesses on Rise

By Joan Cashia  
AT&T Commercial Markets Sales  
Director

While the business stratosphere is filled, these days, with deals that are stretching our reach to new dimensions, one area closer to home continues to grow, prosper and offer new opportunities—the increasing numbers of women-owned businesses.

AT&T is not surprised that the size and impact of businesses owned by women continues to grow. For example, consider these statistics provided by the Small Business

Administration:

• Businesses operated by women

• One-third of all small businesses are owned by women, and that num-

ber will increase to half by the year 2000;

• Women are starting businesses at almost twice the rate of men;

• Women-owned businesses employ more people than the Fortune 500 companies;

• Women in business generate close to \$300 billion in annual revenue. That total was \$174 billion 10 years ago;

• The National Association of Women Business Owners reports that the number of women-owned businesses totaled 6.5 million last year. California leads the nation with more than 560,000 women-owned firms that employ more than 300,000 workers and generate about \$31 billion.

It may be that what were dismissed as sexist generalities of the past, just might be successful business practices of the future. For example, the same SBA study noted above showed women entrepreneurs enjoying a higher success rate because they typically start their businesses in the home and they tend to be personal computer-based. They also keep start-up costs and operating expenses lower longer and they tend to be more creative and adaptable.

*It may be that what were dismissed as sexist generalities of the past, just might be successful business practices of the future.*

"You can't help but include women-owned business," said Rosalie Zalis, senior policy advisor to Governor Pete Wilson. "Women have always played an important role in our state's economy, but we are now seeing more movement into non-traditional industries for women, such as import/export, agriculture and engineering. Even in the traditional areas, like health care and service trades, women are moving in at higher levels. Instead of nursing, women are taking the next step and becoming physicians. Instead of secretarial or clerical jobs, women are moving into management."

I expect that growth and advancement to continue to be recognized by AT&T as women-owned businesses become a larger share of the economy. Δ

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generated \$4.5 million, double the total 10 years ago;

ber will increase to half by the year 2000;

totalled 6.5 million last year. California leads the nation with more than 560,000 women-owned firms that employ more than 300,000 workers and generate about \$31 billion.

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## ANSWERS FOR THE INLAND EMPIRE

**"Where can costs be cut or eliminated to balance the city budget without raising taxes?"**

**Gary Washburn,  
Mayor  
City of Lake Elsinore**

The city of Lake Elsinore has had several years of budget challenges due to the recession, water moratorium, and the state of California balancing their budget at the cities' and counties' expense.

We have reduced our cost of operation by making our planning and engineering departments operate on a cost recovery basis. Also, by "privatization" by contracting services like landscaping, park maintenance, building maintenance, computerized irrigation systems and turning over our local bus system to Riverside Transit Authority.

The city has tried to establish a balance in delivery services cost by contracting public safety from the county of Riverside. This gives us a professional service level with all the major support for major emergencies.

We have had an aggressive Redevelopment Agency program to enhance economic development through the revitalization of the downtown business district, outlet center, shopping centers, etc.

On July 1, 1993, the city will take over Lake Elsinore, a 3,000-acre lake, from the state of California. This asset will allow us to generate tourist and recreation dollars that will enhance the community's revenues without considering new tax sources.

However, the public has to be aware that when the state is taking money from local government faster than we can institute new revenue sources, the future of adequate revenue or new revenue sources can be questioned. We are attaining a more entrepreneurial approach to local government. Δ

**Jim Busby,  
Mayor  
City of Victorville**

I believe government, just as private industry, has to take a look at the way the government does business. Approximately 80% of our budget is involved in personnel. We have

to really examine our management structure.

I am a firm believer in the process called Total Quality Management. Through TQM you are empowering workers at the lowest level so they can make decisions. We have to do this to eliminate any duplication of services without going through a management chain.

Victorville is a no-tax city, one of about 20 in California. We get no property taxes directly.

An example of streamlining is in planning checks, which often require multiple signatures. TQM and our rule of thumb is to train a person who's already doing the work as a specialist who handles the whole process. The supervisor reviews the paper work after-the-fact. This eliminates layers of management—guidelines and parameters prevent mistakes. The real key is empowering and training.

I know this sounds radical for government but my experience in private industry and government says this is the way—the money isn't there to do things like they have been done in the past. Δ

**Frank Gonzales,  
Mayor  
City of Colton**

In Colton we need to do something, but we're in okay shape now. We won't be able to give employees any raises. The city manager says we have a budget surplus of \$400,000 to \$500,000 now. We own and provide our own services—we don't contract much out to private firms.

To save money for the city, I might first furlough employees like San Bernardino County does over the Christmas-New Year's holiday week—(basically) close for two weeks. The city employees would be eligible the second week for state unemployment, plus (city) holiday pay—our city employees would still have income and not be totally broke.

We could go from trash pickup twice a week to once a week to save money year around. I would look at other services being provided. I have trouble cutting services which are benefiting people. Δ

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## 1993 Highlights of the Women & Business Expo

First Run On Wednesdays at 10:30 PM

July 7th	Stephanie Edwards
July 14th	Barbara Walden
July 21st	Gloria Molina
July 28th	Pam Lontos
August 4th	Mary Ellen Drummond
August 11th	Rita Moreno/Stephanie Edwards
August 18th	Kathleen Brown

Re-Run On Mondays at 6:30 PM

July 12th	Stephanie Edwards
July 19th	Barbara Walden
July 26th	Gloria Molina
August 2nd	Pam Lontos
August 9th	Mary Ellen Drummond
August 16th	Rita Moreno/Stephanie Edwards
August 23rd	Kathleen Brown

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## Cities in San Bernardino and Riverside Counties

City Name Address of City Hall Phone of City Hall	1992 Population 1992 Median Housing Price 1992 Taxable Sales (1st, 2nd, 3rd, Qtrs.)	City Manager Phone	Redevelopment Director Phone	Community Development Director Phone
Adelanto 11600 Air Base Road (619) 246-2300	12,068 \$80,000 \$20,112,000	Patricia A. Chamberlaine (619) 246-2300	Patricia A. Chamberlaine (619) 246-2300	Mayor Mary L. Scarpa (619) 246-2300
Apple Valley 22521 Shawnee Road (619) 240-7000	51,700 \$126,000 \$78,630,000	E. Wayne Lamoreaux (619) 240-7051	N/A	Brad Kilger (619) 240-7900
Banning 99 East Ramsey Street (909) 922-1295	23,476 \$93,000 \$89,515,000	Ray Schweltzer (909) 922-0300	Jon Dittmer (909) 922-0361	Roger Derda (909) 922-0451
Barstow 220 E. Mt. View Avenue (619) 256-3531	21,834 \$76,000 \$218,501,000	Duane Greenfield (Interim) (619) 256-3531	Duane Greenfield (Interim) (619) 256-3531	Dennis Dahlem (619) 256-3531
Beaumont 550 E. 6th Street (909) 845-1171	10,350 \$110,399 \$49,148,000	Dayle Keller (909) 845-4321	Dayle Keller (909) 845-4321	Urban Logic Consultants
Big Bear Lake 39707 Big Bear Blvd./P.O. Box 10000 (909) 866-5831	5,351 (permanent) \$151,069 \$65,617,000	Stephen L. Wright (909) 866-5831	Bruce Daniels (909) 866-5831	Ed Johnson (909) 866-5831
Callmesa 908 Park Avenue/P.O. Box 1190 (909) 795-9801	7,095 \$115,500 \$25,000,000 (Est.)	Dennis R. Halloway (909) 795-9801	N/A	Gerald Buydos (909) 795-9801
Cathedral City 35-325 Date Palm Dr., Ste. 136 (619) 770-0340	34,581 \$129,524 \$272,958,000	Bruce W. Liedstrand (619) 770-0372	Bruce W. Liedstrand (619) 770-0372	Bud Plender (619) 770-0369
Chino 13220 Central Avenue (909) 627-7577	61,336 \$161,357 \$348,904,000	Richard D. Rowe (909) 627-7577 x200	Chuck Coe (909) 627-7577 x811	Earl Nelson (909) 627-7577 x816
Chino Hills 2001 Grand Avenue (909) 590-1511	51,000 \$185,209 \$60,528,000	Robert L. Van Nort (909) 590-1511 x202	N/A	Ronald N. Short, AICP (909) 590-1511 x279
Claremont 207 Harvard Avenue (909) 399-5440	32,719 \$238,888 \$134,113,000	Glenn D. Southard (909) 399-5441	Sharon Wood (909) 399-5464	Sharon Wood (909) 399-5464
Coachella 1515 6th Street (619) 398-3502	18,454 \$67,500 \$60,574,000	Manuel Rede (619) 398-3502	Manuel Rede (619) 398-3502	Darrell Cozen (619) 398-3102
Colton 650 N. La Cadena Drive (909) 370-5099	42,107 \$112,541 \$308,975,000	Jerry Young (909) 370-5051	Hani Gabriel	David Zamora (909) 370-5079
Corona 815 West Sixth Street (909) 736-2372	92,584 \$172,750 \$568,912,000	Bill Garrett (909) 736-2295	George Guayante (909) 736-2260	Bill Ketteiman (909) 736-2267
Desert Hot Springs 65950 Pierson Blvd. (619) 329-6411	13,275 \$75,200 \$32,923,000	Robert Mack (619) 251-5223	Robert Mack (619) 251-5223	John Criste (619) 329-6411
Fontana 8353 Sierra Avenue (909) 350-7600	87,535 \$117,133 \$486,921,000	Jay M. Corey (909) 350-7654	Gregory Devereaux (909) 350-7654	Gregory Devereaux (909) 350-7654
Grand Terrace 22795 Barton Road (909) 824-6621	13,023 \$137,000 16,443,000	Thomas Schwab (909) 824-6621	Thomas Schwab (909) 824-6621	Patrizia Materassi (909) 824-6621
Hemet 450 E. Latham (909) 765-2300	36,094 \$100,000 \$278,528,000	Joseph Guzzetta (909) 765-2300	Joseph Guzzetta (909) 765-2300	Mark Goldberg (909) 765-2300
Hesperia 15776 Main Street (619) 947-1000	56,092 \$115,402 \$161,856,000	D.J. Collins (619) 947-1000	Jack Ratelle (619) 947-1000	Thomas Harp (619) 947-1200
Highland 26985 Base Line (909) 864-6861	37,500 \$159,226 \$53,717,000	Sam J. Racadlo (909) 864-6861 x203	Sam J. Racadlo (909) 864-6861 x203	Bruce Coleman (909) 864-6861 x213
Indian Wells 44-950 Eldorado Drive (619) 346-2489	2,918 \$538,000 \$54,000,000	George Watts (619) 346-2489	George Watts (619) 346-2489	Thomas Coyle (619) 346-2489
Indio 100 Civic Center Mall (619) 342-6500	42,000 \$90,000 \$236,621,000	Frederick Diaz (619) 342-6580	Bill Northrup (619) 342-6500	Henry Hohenstein, AICP (619) 342-6500
Lake Elsinore 130 South Main Street (909) 674-3124	23,000 \$139,990 \$133,768,000	Ron Molendyk (909) 674-3124	Ron Molendyk (909) 674-3124	Kevin Shear (909) 674-3124
La Quinta 78-105 Calle Estado (619) 564-2246	13,070 \$149,500 \$51,306,000	Robert Hunt (619) 564-2246	Robert Hunt (619) 564-2246	Jerry Herman (619) 564-2246

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the cities listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones. Copyright 1993 Inland Empire Business Journal.

## Riverside County Welfare Program "GAINing" National Respect

Continued From Page 5

placements as goals and incentives for our employees," said Townsend.

Aside from the business sense, another reason for the county's success with the GAIN program is the aggressive nature with which it is practiced. When an individual applies for welfare in the county, they are automatically enrolled in the GAIN program unless they are: under 18 or over 60 years old, pregnant beyond the first trimester, have no means of child-care, have to care for someone who is a disabled dependent or live more than one hour away from the GAIN centers.

If the applicant is qualified, the county requires that they take part in the GAIN 'Job-Club' a series of 20-hour-a-week classes and training programs designed to assist them in their job search. Thanks to the federal Jobs Opportunities and Basic Skills Training program, the county is able to tell welfare recipients who chose not to participate in GAIN, or who fail to go to the 'Job-Club' or other training classes, that they will no longer receive their welfare grant. The applicants will receive federal assistance for their dependents but not themselves.

Most of the time though, according to Townsend, welfare applicants genuinely want to find work and for reasons beyond financial support. "Most all of these people want work. You know, there's a stereotype of a lazy welfare recipient and so on. And there are some that may be like that, but most of these people are just down on their luck and want to become self-supporting," said Townsend.

Once enrolled in the program, participants are evaluated by social services employees on what type of work they can do, what kinds of work they have done and what level of education they have. Based on these factors, the county will either send them to the Job-Club to find work or will allow them to concurrently enroll in school to bring their basic skills up to a marketable level. Townsend stresses, however, that the GAIN program is not about technical training or advanced education. If an individual is lacking the basic skills, like a high school education or English, the county will help bring them up to standard in the quickest time possible.

In order to do this, the county provides schools who take in GAIN participants with \$300 for every grade level they are able to increase

the participant's skills. According to Townsend, this is an incentive to move the candidate up as quickly as possible and a benefit to the school.

While all of the training and education provided by the GAIN program may seem costly, in the long run for the county, it has saved millions of dollars. In 1992, the GAIN program cost Riverside County a total of nearly \$8.5 million to operate, however, the number of GAIN participants who became self-sufficient through GAIN saved the county more than \$16.5 million in welfare payments—translating to an \$8 million savings overall.

The financial benefits to the county are obvious, but the program also provides benefits on a human level. Through the Job-Club, participants have received valuable skills for job-hunting and learned how to work together to help each other. Participants have received all sorts of work ranging from entry-level, minimum wage jobs to technical and professional jobs paying as much as \$16 an hour.

In some cases, the jobs found through GAIN will not allow an individual to become totally self-sufficient, but by finding a job, the individual benefits on a greater level. "What work gives people is pride, dignity and a hope for a better future, you simply don't have much hope living off of other people," said Townsend.

Another cog in making the program a successful machine is the participation of local area businesses. So far, Townsend says he has received a great deal of cooperation from the business community. "The business sector has become our partners for the GAIN program. They've given us a good welcome, and we've tried to provide them with a good, motivated worker. Some of the larger businesses that have been particularly receptive are the Mission Inn, Mobil Oil and the Desert Sun Newspaper but we also get a lot of cooperation from small businesses," said Townsend.

The receptiveness of companies like the Mission Inn, which currently employs about 12-15 GAIN participants, have been chronicled in the national spotlight and on programs like "Nightline" and "CNN." One of the success stories to come out of the Mission Inn is that of Phil Hudson, the executive steward for the hotel. Hudson, began his career with the Mission Inn as a GAIN

employee making \$4.50 an hour and after spending a few weeks showing his value, the hotel's general manager decided to promote Hudson to executive steward.

Now, Hudson earns a sizeable salary and is in charge of hiring employees, and he says he likes to give GAIN employees the same chance he had.

"The benefits available through the GAIN program are what got me where I am today," said Hudson. "What the GAIN program realizes is that individuals who are on the county programs (welfare) often lack more than jobs, they lack self-esteem. Probably the most important thing the GAIN program does is give you self-esteem and lets you know that you are just as good as everyone else. They make you want to succeed."

Hudson also says that the GAIN employees are every bit as dedicated and hard-working as any employee.

"These people are coming in and knowing that they will do anything to get off of the county. They want to earn a living on their own and get

some self-respect," said Hudson.

Some critics of the plan have charged that welfare recipients are receiving personalized training and assistance in finding jobs that aren't available for non-welfare unemployed.

Townsend, however, says that while the GAIN program does provide training and assistance for welfare participants, "these individuals have never had the opportunity to gain much on-the-job experience or training in finding a job. So through GAIN they receive something they may have never had."

"The guy down the street has probably had some experience having and finding jobs, because he's had a job. Trying to work recipients into finding something is really tough because they might not have those skills or might have never seen anyone with those skills. What we are trying to do is help the next generation. Let them see their parents working and not living off of government money, that's what will help in the long-run," said Townsend. Δ

## Inland Empire People

Patti Aguiar, marketing and business development director at Chino Community Hospital,

Chino Community Hospital in July of 1988.

Patti believes that life's experience is the best education one can receive: "The greatest teacher of all

is to just get involved. My experiences in various community groups and working with the community has been my finest asset. If there is a way to help, you can bet I'll be there." Recently, she has decided to continue her

formal education by enrolling in University of LaVerne's Health Care Management Program.

Other community groups Patti is involved with include: Kiwanis Club of Chino, incoming president; Chino Community Center Corporation, former vice-president; Chino Valley Women's Club, past president; Mt. Baldy Region United Way, board member; American Society for Health Care Marketing and Public Relations; Health Care Public Relations and Marketing Association of Southern California; Hospital Council of Southern California, legislative deputy; and California Confederation of the Arts. Δ





## Cities in San Bernardino and Riverside Counties

City Name Address of City Hall Phone of City Hall	1992 Population 1992 Median Housing Price 1992 Taxable Sales (1st, 2nd, 3rd, Qtrs.)	City Manager Phone	Redevelopment Director Phone	Community Development Director Phone
Loma Linda 25541 Barton Road (909) 799-2800	20,000 \$155,058 \$90,252,000	Peter Hills Interim (909) 799-2810	Peter Hills Interim (909) 799-2810	M. Daniel Smith (909) 799-2830
Montclair 5111 Benito Street (909) 626-8571	28,827 \$127,845 \$505,484,000	Lee C. McDougal (909) 626-8571 x202	Lee C. McDougal (909) 626-8571 x202	Robert Clark (909) 626-8571 x240
Moreno Valley 23119 Cottonwood Avenue (909) 243-3000	132,000 \$140,000 \$332,978,000	Norman R. King (909) 243-3020	John C. Terell (909) 243-3455	Paul Gill (909) 243-3251
Murrieta 26442 Beckman Court (909) 698-1040	31,000 \$143,500 73,334,000	Jack R. Smith (909) 698-1040 x219	Jack R. Smith (909) 698-1040 x219	Steve Harding Planning Director (909) 698-1040 x204
Norco 2870 Clark Avenue (909) 735-3900	23,342 \$203,400 \$99,334,000	George Lambert (909) 735-3900	Brian Oulman Econ. Dev. Coordinator (909) 735-3900	Jim Daniels (909) 735-3900
Ontario 303 East B Street (909) 986-1151	140,600 \$134,442 \$1,118,451,000	G. Michael Milhiser (909) 391-2510	Norm Priest (909) 391-2515	Byron Ely (909) 391-2510
Palm Desert 73510 Fred Waring Drive (619) 346-0611	24,800 177,083 \$371,161,000	Bruce A. Altman (619) 346-0611	Carlos L. Ortega (619) 346-0611	Ramon Diaz (619) 346-0611
Palm Springs 3200 E. Tahquitz Canyon Way (619) 323-8299	42,000 (permanent) \$138,800 \$327,428,000	Rob Parkins (619) 323-8201	John Tulte (619) 323-8259	n/a
Perris 101 North D Street (909) 943-6100	28,892 \$120,000 \$150,286,000	Michael N. Napolitano (909) 943-6100	Mary McCarthy (909) 657-5257	Olivia Gutierrez (909) 943-5003
Pomona (LA Co.) 505 South Garey Avenue (909) 620-2051	137,000 \$131,437 \$523,783,000	Lloyd J. Wood Interim (909) 620-2053	Hector Apodaca (909) 620-2194	M. Margo Wheeler (909) 620-2173
Rancho Cucamonga 10500 Civic Center Drive (909) 989-1851	112,592 \$167,148 \$417,535,000	Jack Lam (909) 989-1851	Linda Daniels (909) 989-1851	Rick Gomez (909) 989-1851
Rancho Mirage 69-825 Highway 111 (619) 324-4511 or 328-2266	10,614 \$269,000 \$117,479,000	Patrick M. Pratt (619) 324-4511	Patrick M. Pratt (619) 324-4511	Robert Brockman (619) 328-2266
Redlands 30 Cajon Street (909) 798-7510 (City Manager's Office)	64,452 \$180,000 \$335,906,000	Jim Wheaton (909) 798-7510	Jim Wheaton (909) 798-7510	Jeff Shaw (909) 798-7555
Rialto 150 S. Palm Avenue (909) 820-2525	75,700 \$121,646 \$233,887,000	Gerald F. Johnson (909) 820-2528	Arthur Morgan Economic Development Director (909) 820-2686	Arthur Morgan (909) 820-2686
Riverside 3900 Main Street (909) 782-5312	230,016 \$139,100 \$1,486,302,000	John E. Holmes (909) 782-5771	Robert C. Wales (909) 782-5584	Rosalie Silverglate (909) 782-5736
San Bernardino 300 North D Street (909) 384-5211	175,813 \$126,713 \$1,302,214,000	Shauna Clark (909) 384-5122	Ken Henderson (909) 384-5081	N/A
San Jacinto 201 E. Main Street (909) 654-7337	22,000 \$108,500 \$44,960,000	Pamela S. Easter (909) 654-7337	Brian McNabb (909) 487-7330	Brian McNabb (909) 487-7330
Temecula 43174 Business Park Drive (909) 694-1989	35,000 \$155,750 \$386,945,000	David F. Dixon (909) 694-1989	David F. Dixon (909) 694-1989	Gary Thornhill Planning Dept. Director (909) 694-6400
Twentynine Palms 6136 Adobe Road (619) 367-6799	12,895 \$65,000 \$38,774,000	Jim Hart (619) 367-6799	Jim Hart (619) 367-6799	Bill Gutgesell (619) 367-6799
Upland 460 N. Euclid Avenue (909) 982-1352	65,000 \$209,737 \$374,324,000	Kevin Northcraft (909) 985-1761	John Atwater Senior Planner (909) 982-1352	Jeff Bloom (909) 982-1352
Victoryville 14343 Civic Drive (619) 955-5000	52,000 (Est.) \$119,000 \$486,813,000	James L. Cox (619) 955-5026	Kenneth Hobbs Asst. R.D.A. Director (619) 955-5032	Kenneth Hobbs (619) 955-5032
Yucaipa 34272 Yucaipa Blvd. (909) 797-2489	35,424 \$138,000 \$66,590,000	John Tooker (909) 797-2489 ext. 223	John Tooker (909) 797-2489 ext. 223	John McMains (909) 797-2489 ext. 224
Yucca Valley (Town of) 57090 29 Palms Hwy. (619) 369-7207	25,200 \$73,640 \$100,656,000	Sue Tsuda (619) 369-7207	Shane Stueckle (619) 369-7207	Shane Stueckle (619) 369-7207

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## Agriculture is One Business That is Here to Stay in California

California is not exactly the hot place for business right now, but there is still one market that is growing in the Golden State—agriculture.

California is still responsible for producing nearly half of the fruits, nuts and vegetables consumed throughout the U.S. and with this type of market dominance, the importance of the future of agriculture to the state is obvious.

As manufacturing and retail businesses continue to look elsewhere for locations, California still has a hold on the agricultural business and, according to leading area growers, they are happy right where they are.

"I think agriculture in California and in the Inland Empire is definite-

ers.

"If you want to be successful, you have to keep changing, and there are a lot of regulatory and environmental factors that are of concern to us and the rest of the state," said Dayka.

Through its drip-irrigation technology, Sun World was able to adapt to the water shortages that had plagued the state for so many years. And, in response to the concern over the use of pesticides on fruits and vegetables, Sun World has begun to implement IPM.

IPM works by utilizing natural methods of pest extermination in lieu of chemical pesticides. For instance, through the release of predator bugs, which are not harmful to vegetation but devour produce feeding insects, IPM can reduce the use of pesticides.

In some cases, according to Dayka, simply by using IPM, Sun World has been able to reduce its dependency on chemical pesticides by as much as 66%.

Sun World is not the only organization lending its resources to the technological



ly here to stay," said Tim Dayka, public relations manager for Sun World International, a Coachella-based grower. "The natural climate just lends itself to producing the premium produce like nowhere else in the world."

Last year's agricultural sales figures would tend to support Dayka's claim as parts of the Inland Empire boasted a jump in crop production, bringing in as much as \$325 million.

However, in order for agriculture to stay on top in California, companies realize that technological and environmental advances have to be ongoing and creative marketing for the industry must be a leading edge.

### Technology

At Dayka's company Sun World, they have been pioneering technologies like drip irrigation and Integrated Pest Management, that are particularly catered to meet the specific needs of Southern California grow-

ers. The advancement of agriculture; the University of California at Riverside has been a leader in agricultural research for nearly 90 years.

UCR established its Citrus Experimentation Center in Southern California in 1907 and, since then, the university has been a leader in farming and produce research and development.

The university's experiments and research range from the breeding of black-eyed peas for high yield and tolerance to heat, making them more tolerant and easier to grow in dry-arid regions like Africa, to establishing a farmer-to-farmer exchange with other countries.

Currently, more than a dozen UCR scientists are engaged in research to combat the damaging effects of the silver-leaf whitefly, a vegetation predator indigenous to California.

"We're always hopeful



that we can do something..." said Steve Birdsall, Imperial County agricultural commissioner, who is assisting in the UCR silverleaf project. "As we move into the future,

rently working on establishing a 540-acre Coachella Valley Agricultural Research Station. The station will provide insight into desert growing, an area of great concern to Inland Empire produce manufacturers.

**IPM works by utilizing natural methods of pest extermination in lieu of chemical pesticides. For instance, through the release of predator bugs, which are not harmful to vegetation but devour produce feeding insects, IPM can reduce the use of pesticides.**

### Marketing

While technology may help crops to survive more easily, it will take creative, leading edge marketing to ensure that the business of agriculture thrives well into the 21st century.

"We have to focus on developing new and improved varieties of produce but we also have to focus on merchandising and marketing," said Dayka.

With new markets sprouting up across the U.S. and all over the world, according to Dayka, it is extremely important for growers and exporters to realize the new needs of these consumers.

Dayka says one example of new marketing needs is the proliferation of warehouse style markets where customers are looking to buy fresh fruits and vegetables in bulk.

"We have to adapt to these needs and meet them," said Dayka.

Another factor that could play heavily into the future of the region's agricultural market is the fate of the North American Free Trade Agreement. NAFTA could conceivably provide Inland Empire and other Southern California growers with two entirely new markets which they hope are eager to buy fresh, American produce. Δ





## Glen Ivy Financial Breathes Last Gasp

On June 1, the ill-fated Glen Ivy Financial Group breathed its last gasp in U.S. Bankruptcy Court, filing for complete liquidation under Chapter 7.

Glen Ivy, the Corona-based operator of numerous time-share condominiums has been on its last legs since county and state fraud investigators raided the company's headquarters in December of 1991.

The company has been operating under the guidance of the courts ever since the raid and subsequent criminal investigations. The investigations stemmed from allegations that the company was defrauding its clients by double-booking and over-booking its time-share properties.

With the last of Glen Ivy Financial's subsidiaries filing for bankruptcy in June, an Indianapo-

lis-based company has expressed interest in purchasing some or all of Glen Ivy Management's assets.

According to a spokesman for Indianapolis' Resort Condominium International, the purchase of Glen Ivy Management, which ran the company's 24 resort time-share

properties, was still pending the outcome of the bankruptcy.

Glen Ivy customers are expected to receive compensation through the bankruptcy courts' final plan, however, as of yet, no plan for reparation has been released. Δ

## New Field of Candidates

Continued From Page 28

and contractors. The program is focused primarily on dealing with large contractors like the Department of Defense, and explains how to get through government regulations, limits and other red tape.

A program as specific as contract management somewhat epitomizes the trend in designer degrees in business; however, another trend for business studies is the increased focus on new theories like Total Quality Management. With the business community embracing theories like TQM, which have been used in other countries for years, the universities that train these individuals are beginning to

incorporate these ideas into their curriculum. "TQM is one of the major concepts that we are implementing as part of all of our MBA programs," said Varzandeh.

Also, as concepts change and new markets open up, there has been a rise in the number of programs focusing solely on executive leadership, international marketing, corporate communications and business practice and theory.

So, as business begins to demand more of its applicants, professionals and prospective professionals are hoping that their specialized, tightly focused degrees will pay off. Δ

## Inland Empire People

**Full Name:** Paula Ruscigno

**Occupation:** Executive V.P. of Seatec, a manufacturer of scuba gear and medical equipment.

**Short Biography:** A native Texan; happily married to Harry, the genius who runs Seatec. Loves the city of Corona.

**Family:** Five grown children and four grandchildren

**Hobbies:** Photography, teddy bear collecting

**Prior career:** Registered nurse

**Affiliations:** President-elect Corona Chamber of Commerce; Immediate past-president Soroptimist International of Corona; Colonel and newsletter editor of *Confederate Air Force*; Woman's Improvement Club, Navy League.

**Major Accomplishments:** Juggle career, community service, family, clubs, etc.

**Personal Accomplishments:** Do all of the above and still includes time for fun with Harry.

**Best thing about the Inland Empire:** The people!!!

**Your Greatest Concern:** The increasingly hostile business environment in California—workers' compensation insurance, taxes, fees, etc. The increasing number of people wanting "something for nothing."

**Last Vacation:** To El Centro with Navy League for weekend with the Blue Angels.

**Favorite Sport:** Scuba diving and flying

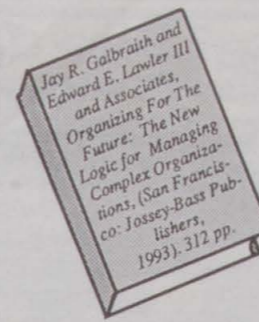
**Favorite Restaurant:** Villa Amalfi in Corona

**Last Movie Seen:** "Incredible Journey"

**Residence:** Corona. Δ



## Manager's Bookshelf



## Corporate Structure and Business Success

By  
Ray Maghroori, Ph.D., Associate Dean  
Graduate School of Management  
University of California, Riverside

During the last two decades there has been a debate in corporate America regarding the best strategy for survival and profitability in an extremely unstable and competitive marketplace. The debate has shaped discussions in board rooms, MBA classes, and the media. Analyzing these debates, it seems that there are three general approaches or schools of thought.

One group of analysts look to leadership and top management for solutions to today's business problems. Vision and leadership is viewed as the variable that can account for the success and the failure of business organizations. *The Leadership Challenge: How to Get Extraordinary Things Done in Organizations*, by James M. Kouzes and Barry Z. Posner is one of the several important books that look to leadership as the variable that will determine the future of American business.

Corporate Culture, the set of ideas, beliefs, policies, and procedures that guide business organizations is another variable that has been receiving a great deal of attention recently. William Lareau, in one of the most penetrating analysis of main stream corporate culture in America (*American Samurai: A Warrior for the Dark Ages of American Business*), shows how the dominant corporate culture in America has undermined American productivity and the overall future of American business. Lareau and other people who have been writing on quality and customer service are usually among those who can be best classified as the corporate culture group.

Jay R. Galbraith, Edward E. Lawler III and their associates in *Organizing for the Future*, propose still a different perspective on what is needed to revitalize the American business organizations. They stress the importance of business structures

and forms as the crucial factor in improving the survivability of American corporations. "In an era of accelerating change in the workplace, many organizational designs and management practices—created to work in a stable, predictable world—have rapidly become outmoded. And while in the past companies pursued new competitive advantages through initiatives in productivity, quality, and customer service, there is a growing belief that, in the future, organization design will be the basis for gaining competitive advantage."

Galbraith and Lawler are professors of management and organization and research scientists at the Center for Effective Organizations at the University of Southern California. Dr. Lawler is the founding director of the center. For Galbraith, Lawler and their associates, the current structure and the form of business organizations are not suitable for the challenges of today's business environment. "...most organizational designs and management practices were not created with the current rate of change in mind. They were created to work well in a more stable, predictable world." (p. 1.)

What the authors point out is that the traditional corporate structure was both hierarchical and functionally driven. This form of business organization is no longer suitable for today's business environment. They advocate lateral organizational structures.

In a lateral organization, there are horizontal cross-functional processes that cross hierarchical lines. (p. 46.)

"The lateral processes can be informal, voluntary, and spontaneous, or they can be formal and explicit, but even the informal can and will be designed and influenced by organizational designers." (p.47.) These types of organizations are team driven, and customer oriented. They are more dynamic and have a better capacity for learning and adapting to change.

According to the authors, future organizations must be decentralized. Decision-making must be removed from corporate headquarters and be placed within business units and teams with direct responsibility for products and customer contact. It is within a decentralized structure that business can become responsive to customers, remain competitive and can implement total quality management. Further, they point out, "status, rank, and positional authority must disappear in tomorrow's fast-moving, learning organizations; Perquisites and other trappings of status must disappear with them." (p. 293.)

*Organizing for the Future* is one of the most useful and thoughtful books on the subject of business organizations. Its 10 chapters, written by some of the leading experts, deal with a wide range of topics related to organizational forms, team building, employee involvement, organizational change and managing human resources. This important book should be read by all who are serious about reforming American business and improving corporate performance. Δ

## A Water Strategy for California in the 1990s

Continued From Page 21

the transfer of water from regions with surplus surface supplies to areas subject to chronic or periodic shortages. Any state or federal transfer program, however, must be strictly voluntary, and it must protect the water rights of the sellers. In addition, any program must also safeguard fish and wildlife habitats, avoid depletion of ground water supplies, and require conservation practices for all participants.

If a transfer program reallocates agricultural water supplies and requires the removal of farm land from production, it must also address third-party issues, such as the impact of reallocation policies on nearby communities and the protection of productive farm and ranch lands.

Agriculture accounts for one out of three jobs in California, and it raises 50% of the nation's fruits and

vegetables. In addition, the use of water on agricultural lands provides many benefits to wildlife including, but not limited to, habitat areas for waterfowl migration and return flows necessary for healthy wetlands.

As a final step, Californians must develop additional sources of water. Our state suffers from a shortage of available water, not a shortage of water.

In a typical year, our state's rivers and streams receive approximately 75 million acre feet of water. Of that amount, one third goes to metropolitan users, agriculture, and industry. One third is devoted to environmental purposes. And one third flows directly into the ocean.

To make better use of that now-wasted water, Californians must develop additional reservoirs, water banks, and pumping facilities in an

environmentally sensitive way.

For example, some existing dams should be expanded in size—such as the proposed enlargement of Shasta Dam—because most of the environmental damage associated with these water projects occurred during their construction decades ago.

Californians should also encourage the construction of offstream reservoirs which have a lesser environmental impact than new dams on flowing streams. For example, the Los Banos Grandes Reservoir, whose plans are now under environmental review, is proposed for a dry canyon south of the Delta.

In Riverside County, the Metropolitan Water District is preparing plans for the Domenigoni Reservoir. Several agencies are discussing the possibility of storing rain water runoff from the Los

Angeles River in a reservoir to be built near the Port of Long Beach.

This winter's rainfalls have given Californians a desperately needed—but brief—respite to reach a consensus about statewide water resources and prepare a strategy for the 1990s and beyond.

If we do not face this issue now, California's fast-growing population or the inevitable next drought will turn today's shortage of available water into tomorrow's water crisis. Our state's economy, residents, and environment will be the unnecessary losers. Δ

Gary M. Cusumano is president of The Newhall Land and Farming Company, a publicly traded real estate and agricultural partnership which is developing the new town of Valencia, California. He is also vice chairman of the Water Resources Committee at the California Chamber of Commerce.

## Ontario Airport Takes First Steps in Becoming Ontario International Airport

Ground was finally broken on Ontario Airport's 34,000-square-foot international arrivals terminal on June 24.

The construction of the terminal is the first capital step in the airport's plan to service international flights by November of this year.

"We are hoping that we will be ready for international service within about five to six months," said Dennis Watson, manager of community and airport relations.

Once operational, the airport will mainly service Mexico City and Guadalajara with the international carriers AeroMexico and TAESA. According to Watson, the airport's service to these two cities in Mexico will also act as a hub for most all other South and Central American destinations.

Projected costs for the new terminal ring in at about \$8 million and will be completed by Rancho Cucamonga-based PBS Building. Δ

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## Business Exodus Continues From California Promised Land

Ten years ago, California was still the promised land; business was booming and the future of the Golden State looked as bright as the year-round sunshine.

Now, California is in a state of disarray and businesses that found hope on the left coast are scrambling to stay afloat. Rather than struggle though, a growing number of California companies are choosing to become part of the mass exodus out of the promised land that was California.

One of the most recent businesses to announce that it will be scaling down its California operations is Anderson Desk Inc. of Ontario.

The company, which also owns a facility in Tijuana, Mexico, plans to shift the majority of its manufacturing operations south of the border.

The problems with state regulations and laws make it very difficult for a manufacturing driven company to operate within California according to Darryl Anderson, president of Anderson Desk. "If you're going to expand, it only makes sense to expand out of state," Anderson said.

Companies like Anderson Desk, Inc. claim that the state is just making it too costly to operate in California. The combination of taxes, regulations and the high cost of operations is simply too much for small companies to weather.

Fleetwood Enterprises Inc., a Riverside-based company, was forced to close one of its manufacturing facilities in San Bernardino last year, consolidating the site's operations with its Oregon factory.

"The costs of operating in California, the costs of the regulations, things like workers' comp, they're incredible," said Paul Bingham, financial vice president of Fleetwood. "An average company with average expenditures in California will probably spend three to four times more on operating expenses and regulations than those in other states."

The stark reality that it is just cheaper for a company to operate outside of California, is beginning to outweigh the benefits that the state at one time had to offer.

In the past, companies would be willing to locate in California based on the state's higher standard of living and the comfortable climate. But, in recent years with the state's economy in a downward spiral, coupled with the problems of overcrowding and pollution, what was once a positive for the state, is rapidly beginning to change.

"We have to think of our workers too and what the standard of living is like—in the past few years, that has gone from a positive to a negative," said Bingham. "The salaries have to be enough for people to live on and that just keeps going up and up."

While Bingham says that his company, which employs 2,000 people throughout the Inland Empire, has no immediate plans to relocate its operations out of state, the idea of relocation is always looming.

"For right now we are making it. We are not planning on leaving the area," said Bingham. "But there may come a time when we just can't do it anymore." Δ

## Software Review: Quattro Pro for Windows, Version 1.0

By Erik Rolland, Ph.D.  
Assistant Professor of Management  
Informations Systems  
Graduate School of Management  
University of California, Riverside

### Introduction

The spreadsheet is perhaps the most popular analytical tool for any microcomputer user. The first PC spreadsheet, VisiCalc, actually drove the demand for microcomputers in the late '70s and well into the '80s. Lotus 1-2-3 took over the bulk of the market share in the '80s, but later started losing ground to Microsoft Excel. Borland's Quattro for DOS was introduced in the '80s as a Lotus 1-2-3 "clone," offering primarily the same menu and command structure as 1-2-3. This, of course, offered users the ability to switch from Lotus to Quattro without having to learn a new program. Lotus initially sued Borland for infringements on their 1-2-3 menu/command structure, but later lost the case. After it became apparent that Windows was taking over for DOS, both Lotus and Borland decided to port their spreadsheets to Windows. In this review we'll take a look at the first version of Borland's Quattro Pro for Windows.

### The features of Quattro Pro for Windows

It should be apparent by now that successful products in the 1990s are not successful only because of their functionality, but mainly because they fit the way humans work. This is true for wrenches as well as for hardware and software products. The better the software tool fits into the context of the work environment, the more useful it will be for the end-user. In other words, the tool should fit the user's mental image of the task. Quattro Pro attempts this by using a notebook metaphor to organize related spreadsheets. The user can move between different spreadsheets by clicking on a visual notebook index on the bottom of the screen. This feature helps in organizing projects in a way which is close to the manual "manila folder" approach; a feature that is more intuitive and easier to use than Excel's Workbook concept.

Quattro has always been strong in the charting arena. The Windows version is following this tradition. Charts can be edited and drawn upon using the drawing functions built into Quattro Pro. The drawing functions provide the ability to annotate and highlight your charts. Like Excel, Quattro Pro can produce a slew of charts, including 2 and 3-dimensional pie, bar, column, line and surface plots.

That chart gallery is easily accessible from a menu on the screen.

In a recent review of Microsoft's Excel for Windows, I mentioned that Excel redefined the meaning of spreadsheet, in the sense that a spreadsheet now should be referred to as a multi-purpose analysis tool. Quattro Pro has for long had analysis and optimization tools built in, and the Windows version is no exception. Although somewhat more limited in functionality than Excel, Quattro Pro features linear regression, optimization (linear and non-linear programming), matrix operations (inversion and multiplication) and what-if analysis.

Quattro Pro notably lacks a "drag and drop" functionality, where cell contents can be moved using the mouse as a pointer, without using cut-and-paste functions. Another important tool, a spelling checker, is also missing. On the other hand, Quattro Pro includes a "Zoom" feature, where you can set the zoom factor from 25% to 200%. This enables you to see more of the spreadsheet at a time, or view smaller parts of the sheet in larger fonts. Also, the right mouse button can be used to bring up all formatting information about the current cell(s).

### Recommendation

Quattro Pro is a competitive spreadsheet package. Although its features are more limited than those found in Microsoft's Excel, it does provide a more intuitive way of working with multiple spreadsheets. However, the most frustrating aspect of Quattro Pro is its lack of speed. I installed Quattro Pro on my notebook computer, a 80386 machine with 3 Mb of memory. Closing an empty spreadsheet took 38 seconds! The same operation in Excel took less than one second! The conclusion: unless you have a powerful computer with much memory, do not consider Quattro Pro for Windows. Hopefully, most of Quattro Pro's weaknesses are eliminated in the soon-to-come Version 2. Δ

Manufacturer information:  
Borland International, Inc.  
1800 Green Hills Rd.  
Scotts Valley, CA 95067-0001  
Order phone: (408) 438-8400  
List price: \$495

Competitive upgrade from other spreadsheets: \$99.95  
Hardware & software requirements:  
IBM-PC or 100% compatible, 80386 or higher processor recommended  
DOS 3.3 or higher. Windows 3.0 or higher  
A hard disk with 10Mb or more available disk space  
VGA graphics card and adapter or higher resolution  
2 Mb memory or more

## Women & Business Expo '93: Women Make it Happen

More than three years ago the Inland Empire Business Journal set out to organize an event that would address the issues, concerns and advancements facing today's women in business.

With this task in mind, the Journal began sponsoring its Women & Business Expo in 1991, and since, the WBE has grown to become one of the most respected women's conferences in the U.S.

The Journal held its third Women & Business Expo last May, and as the preliminary results roll in, they indicate that it was a smashing success.

The latest Expo hosted more than 1,400 women, an impressive increase from the 450 who attended the first Expo two years ago.

Attendees came from all over California and from as far away as



**"What we try to do when we organize the speakers is to look for individuals that can address issues that are pertinent to women on both a professional and personal level."**

This year's Expo also included a host of corporate sponsors and booths including companies like AT&T, FHP, United Parcel Service and Wells Fargo Bank as well as a considerable number of local, Inland Empire companies that cater to or work with women.

The event boasted a number of prominent speakers ranging from modeling agency tycoon Nina Blanchard to LA newswoman Linda Alvarez and state assemblywoman Gloria Molina.

Keynote speakers at the '93 Expo included Stephanie Edwards, the very recognizable spokesperson for Lucky Food Stores throughout Southern California;



Colorado and Nebraska to visit the hundreds of booths and to sit in on the dozens of lectures and speeches

**Attendees came from all over California and from as far away as Colorado and Nebraska to visit the hundreds of booths and to sit in on the dozens of lectures and speeches from a variety of different speakers.**

es from a variety of different speakers.

"I had a great time... I wouldn't change a thing... I met a lot of good people and got a great deal of information. It was a great job by all of the planners and staff," said Renee Sanchez of Women at Large Fitness Club.



Barbara Walden, a highly successful entrepreneur who was selected by Entrepreneur magazine as one of the 12 most powerful businesswomen in the nation; Rita Moreno, the only performer to win a Tony, Grammy, Emmy and Oscar and California State Treasurer Kathleen Brown.

"What we try to do when we organize the speakers is to look for individuals that can address issues that are pertinent to women on both a professional and personal level," said Rebecca Gordon, special projects director for the Inland Empire Business Journal and coordinator of the WBE.

Topics discussed cover an array of areas like dealing with success, self-motivation, using and dealing with the media and overcoming procrastination.

"We realize that these women are many times juggling their careers, personal lives and families, so, we try to have topics that will speak to them on all of these levels."

Perhaps one of the most tangi-

ble results of the Expo, according to Gordon, is the networking and interaction that takes place among the women that attend.

"The seminars and booths are tremendously important and helpful but the interaction is invaluable," said Gordon.

Following the success of this year's event, plans are already in the works for the 1994 Women & Business Expo which will be held at the National Orange Show Fair-



grounds in San Bernardino. For booth rental or sponsorship information, contact Petra Tucker at the IEBJ office, (909) 391-1015 ext. 27. Δ

## 1993 A SNEAK PREVIEW of the Inland Empire Business Journal's Issues to Come 1993

Editorial Focus-Ad Deadline	Supplement/Events	Lists
AUGUST-July 20 • Radio • Printing • Small Business Guide	Marketing/Public Relations Media Advertising	• Advertising Agencies • Commercial Printers • Radio Stations
SEPTEMBER-August 20 • Financial Institutions (2nd Quarter 1993) • Mortgage Banking • SBA Lending	Health Care	• Health Medical Clinics • Largest Banks Serving the I.E. • Largest Hotels
OCTOBER-September 20 • Economic Development • Interior Office Space Planning • Lawyers/Accountants	Business-to-Business Expo Telecommunications Office Technology/Computers	• Computer Retailers • Copier/Fax/Business Equipment • Inter Connect Vendors • Long Distance Carriers
NOVEMBER-OCTOBER 20 • Retail Sales • Industrial Real Estate • Commercial RE/Office Parks • Inland Empire Golf Courses	Building & Development "Time-Out"	• Commercial R.E. Dev. Projects • Commercial Real Estate Brokers
DECEMBER-November 20 • Financial Institutions (3rd Quarter 1993) • 48-hour Executive Get-A-Ways • Profiles-Inland Empire	Health Care	• Executive Get-A-Ways • I.E. Chambers of Commerce • Luxury Auto Dealers

**For more information on any of these issues, call Doug Tucker at (909) 391-1015 X-28.**



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# Inland Empire's Largest Employers

(Ranked by Number of Employees)

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services • Van or Carpool • Health Club on Site • Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax
1. County of San Bernardino 385 North Arrowhead Avenue San Bernardino, CA 92415	14,000 N/A 1853	Local Government	Yes No No	Tom Laurin Dir., Economic & Comm. Dev.	Jon D. Mikels Chairman Board of Supervisors (909) 387-4594/387-4418
2. County of Riverside 4080 Lemon Street, 12th Floor Riverside, CA 92501	10,500 N/A 1893	Local Government	Yes No No	Mark Seiler Assistant Purchasing Agent	Larry Parrish Chief Administration Officer (909) 275-1100/275-1105
3. Stater Bros. Markets 21700 Barton Road Colton, CA 92324	10,000 n/a 1936	Supermarket Chain	Yes No No	Richard C. Moseley Group Sr. V.P.	Jack H. Brown Chairman/Pres./ CEO (909) 783-5000/n/a
4. March Air Force Base 22nd Air Refueling Wing MAFB, CA 92518-1671	8,637 n/a 1918	Military Base, Dept. of Defense	Yes Yes Yes	Lt. Col. Fred Lynch Director, Public Affairs Div.	Brig. Gen Don Jensen 22 ARW Commander (909) 655-4137/655-4113
5. Fort Irwin Cdr. NTC Ft. Irwin, Att: AFZJ-CG Ft. Irwin, CA 92310-5000	7,227 n/a 1981	Military	Yes Yes Yes	Capt. Franklin Childress Public Affairs Officer	Maj. Gen. Wm. G. Carter III Commanding General (619) 386-3456/386-4860
6. S.B. City Unified School Dist. 777 North "F" Street San Bernardino, CA 92410	5,000 N/A 1964 (unified)	Education	Yes No No	Barbara Spears-Kidd Dir. of Communications/ Community Relations	E. Neal Roberts Superintendent (909) 381-1240/885-6392
7. U.S. Postal Service 1900 West Redlands Blvd. Redlands, CA 92403-9634	5,000 780,000 1853	Mailing Service	Yes No No	Jim Murray Retail Specialist	Bob Williamson Plant Manager, MPDC (909) 335-4303/335-4482
8. GTE CA, Inc. 280 S. Locust Street Pomona, CA 91766	4,519 82,000 1953	Telecommunications	Yes No No	Gary George Div. Public Affairs Mgr.	John M. Goller Division Manager (909) 865-6011/623-3623
9. Loma Linda University Medical Center 11234 Anderson Street Loma Linda, CA 92354	4,000 4,000 1907	Medical	Yes No Yes (Close By)	Laura Tallman Marketing Coordinator	David B. Hinshaw President (909) 824-0800/824-4086
10. Kaiser Permanente 9961 Sierra Avenue Fontana, CA 92335	3,500 37,000 1954	Full-Service Medical	Yes No No	Jeannie Sartwell Director of Sales/ Marketing	Nelson Toebbe Hospital Administrator (909) 427-5000/n/a
11. University of California Riverside 900 University Avenue Riverside, CA 92521	2,800 n/a 1954	Higher Education	Yes No Yes	Jack R. Chappell Dir. of University Relations	Raymond L. Orbach Chancellor (909) 787-1012/787-3800
12. United Parcel Service 2930 Inland Empire Blvd. Ontario, CA 91764	2,756 246,868 1907	Package Delivery	Yes No No	Rick Knutson District Customer Svc. Mgr.	Al Barnes District Manager (909) 948-8200/948-8224
13. Pomona Unified School District 800 S. Garey Avenue Pomona, CA 91766	2,744 n/a n/a	School	No No No	N/A N/A	Irv Moskowitz Superintendent (909) 397-4636
14. Corona/Norco Unified School District 2820 Clark Avenue Norco, Ca 91760	2,742 n/a n/a	Public Schools	Yes No No	Marjorie Graves Administrative Assistant	Dr. Don Helms Superintendent (909) 736-5000/736-5077
15. Fontana Unified School District 9680 Citrus Avenue Fontana, CA 92335	2,500 n/a n/a	School	No No No	N/A N/A	Anthony J. Lardieri Superintendent (909) 357-5000
16. Palm Desert Town Center 72840 Hwy. 111 Palm Desert, CA 92260	2,500 n/a 1983	Retail Mall	No No Yes	Jennifer Mares Marketing Director	Doug Simmons General Manager (619) 346-2121
17. City of Riverside 3900 Main Street Riverside, CA 92522	2,400 N/A 1883	Municipal Government	No No No	N/A Public Info. Coordinator	John E. Holmes City Manager (909) 782-5761/782-5470
18. Moreno Valley Unified School District 13911 Perris Blvd. Moreno Valley, CA 92553	2,300 N/A N/A	School	Yes No No	N/A N/A	Robert Lee Superintendent (909) 485-5600
19. Mervyn's Department Store 3520 Tyler Avenue Riverside, CA 92503	2,300 45,000 1978	Retail	No No No	Tom Woodson District Manager	Tom Woodson District Manager (909) 354-8800/354-8800
20. Lockheed Aircraft Service-Ontario 1800 E. Airport Dr./P.O. Box 33 Ontario, CA 91761-0033	2,200 2,300 1938	Aircraft Modification, Systems Engineering	Yes No No	David Ayres Director Business Dev.	John McLellan President (909) 395-2411/395-2080
21. Pomona Valley Medical Center 1798 N. Garey Avenue Pomona, CA 91767	2,195 n/a 1903	Health Care	Yes No Yes	Laura Elek Director, Mktg./P.R.	Richard E. Yochum President (909) 865-9500/623-3253
22. Fleetwood Enterprises, Inc 3125 Myers Street/P.O. Box 7638 Riverside, CA 92513	2,153 12,000 1950	Recreational Vehicles Manufactured Homes	Yes Yes No	Bill Toy, R.V. Group John Pollis, Housing Group	Glenn F. Kummer President (909) 351-3500/351-3931
23. Rohr Industries, Inc. 8200 Arlington Avenue Riverside, CA 92503-1499	2,100 9,050 1940	Nacelle Components and Pylons	Yes No No	Mark Bergherr Manager, Corporate Relations	David Canedo V.P./General Manager (909) 351-5400/351-5556
24. The Claremont Colleges 150 E. Tenth Street Claremont, CA 91711	2,100 N/A 1925	Education	No No No	Jay German Director of Public Relations	John D. Magulre President/Grad School/Univ. Ctr. (909) 621-8000/621-8390
25. Cal Poly Pomona 3801 W. Temple Avenue Pomona, CA 91768-4019	2,050 n/a 1938	University	Yes No Yes	n/a n/a	Dr. Bob Suzuki President (909) 869-7659/869-4535
26. Chino Unified School District 5130 Riverside Drive Chino, CA 91710	2,000 N/A 1878	Public Schools	No No No	N/A N/A	Stephen Goldstone Superintendent (909) 628-1201/590-4991
27. Valley Health System 1117 E. Devonshire Avenue Hemet, CA 92543	2,000 2,000 1943	Health Care	Yes No Yes	Alain Jourdiere Director of Marketing and Communications	Geoff Lang CEO (909) 652-2811/766-6417
28. Marriott's Desert Springs Resort & Spa 74855 Country Club Drive Palm Desert, Ca 92260	1,800 n/a 1987	Hotel	Yes Yes No	Nancy Sibus Admin. Assistant	Dave Rolston General Manager (619) 341-2211/341-1877
29. San Antonio Community Hospital 999 San Bernardino Road Upland, CA 91786	1,700 N/A 1907	Acute Care Hospital	Yes No No	Jim Anderson Director of Marketing	Ronald L. Sackett President (909) 920-4810/982-2951
30. Eisenhower Medical Center 39000 Bob Hope Drive Rancho Mirage, CA 92272	1,610 n/a 1971	Health Care	Yes Yes No	Harlan Corenman Director, Marketing & P.R.	Albert C. Mour President (619) 340-3911

N/A = Not Applicable WND = Would Not Disclose n/a = not available The following companies should have been on this list but have failed to provide adequate data: Norton Air Force Base, General Dynamics Air Defense, Riverside Unified School District, Marine Corps. Logistics Base. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones Copyright 1993 Inland Empire Business Journal.

# NAFTA Ratification the Right Choice for U.S. Business

Continued From Page 29

short run. In the future, it will stem some flow of capital and jobs to Asia, increase North American competitiveness, and bring swifter equalization of wages and environmental regulation within the continent, thereby creating a massive domestic market which will surely drive Mexican wages up to meet U.S.-Canadian rates and possibly hold down wage hikes here. This should help your cost planning.

Since NAFTA creates the largest, richest market in the world, it is a tremendous opportunity. It opens rich export possibilities (manufacturing tools and processes) and a wide variety of consumer goods.

NAFTA ratification will make it quite safe to invest in Mexico. The NAFTA boost to Mexico's economy will be a strong framework for a good business climate and political economy. However, NAFTA failure would ignite serious anti-U.S. feelings in Mexico and throughout the third world and threaten the future of Mexican democratic reforms and the security of foreign investment.

Expect a moderate rise in demand for high-tech products right away. However, it will take several years for the median age of workers in Mexico to increase to a point where there will be a substantial increase in the consumer goods market. Monitor

Mexican consumer buying patterns and move when the curves of your products and buying patterns are just about to intersect. Keep track of new patterns and pricing in cross-border transportation like North-South double-stack rail container service bargains. Also, be sure to keep up on the special incentives being offered not only by Mexico but by U.S. border states to lure your plants and distribution centers there.

Since our trade with Canada has already boomed, expect most of the new short and medium run improvements to come to and from the South. Develop a Spanish language capability and some sensitivity to Mexican culture in your company even though most Mexicans speak English and are used to U.S. ways. They will appreciate your care and it is also good business.

If you fail to move aggressively into this market, the Asians and Europeans will pick up the slack. Since NAFTA gives you a tariff advantage, why not take advantage of it? Δ

*Jeffrey R. Orenstein is executive editor of Public Policy Watch. For subscription information, write or call Public Policy Watch at 2336 Cold Stream Ave., NE, North Canton, Ohio 44721 (216) 497-8808.*

*Guest editorials do not necessarily represent the viewpoint of The Inland Empire Business Journal.*

# All Agreement Will Accomplish is a Loss of Jobs

Continued From Page 29

and February of 1993 alone, \$890 million came from the U.S. and \$823 of that was used to build manufacturing facilities. Those dollars "need to be invested in the United States to create jobs right here, to have the people working here, to have the taxpayers here," he stated.

The need for government reform to return the negotiating process to a level playing field was also a key point of the telecast. Ross agreed with the American people's strong desire to eliminate the influence peddling of foreign and domestic lobbyists and the revolving door of former senior officials who profit from their inside information and high-level access. "I'm sad to report that a former chief U.S. trade negotiator has been retained by the Mexican government and is being paid several

hundred thousand dollars a year to direct this effort. Key people on the 1992 presidential campaigns have been retained as Mexican lobbyists. As long as you allow this foreign lobbying thing and former government officials to cash-in after they serve, you're going to have problems like this," he adds.

After explaining NAFTA, Ross urged Americans to express their opinions directly to their elected servants in Washington. "Write your servants in Washington. Let them know where you stand. Millions of you, the owners of this country, hold the final decision...only you can stop this from happening," he said. Δ

*Zucker is a writer for United We Stand America, Ross Perot's Political Action Organization*

# BRADCO Debuts New Newsletter

A new quarterly publication being put out by the BRADCO Companies was debuted last month. The BRADCO High Desert Report is designed to address the general economic conditions of the Victor Valley as well as point out specific potential investments within the high desert area.



Joe Brady

The Report will cover nearly all aspects of the economic climate throughout the Victor Valley including the real estate market in addition to sales and employment trends.

Co-authored by Alfred Gobar, one of the nation's leading economists, the High Desert Report is somewhat of a pet project of BRADCO President Joseph W. Brady.

"We believe the timing of this

publication is appropriate due to the three-year recession and the ongoing questions that land owners, brokers, appraisers and other industry professionals continually have regarding the long-term effects of the current recession and potential investing within the High Desert area," said Brady.

Along with the publication, subscribers will also be eligible to receive monthly BRADCO bus tours at a reduced rate. The 77-mile tours are conducted one Saturday a

month to provide a current overview of development throughout the region. Those interested in subscribing to The BRADCO High Desert Report or attending monthly bus tours should contact The BRADCO Companies at (619) 951-5111. Δ

# Inland Empire People

Gloria Forget, vice president and manager of Wells Fargo's Highland Arrowhead office in San Bernardino, has a goal in life: "I want to do the very best I can each day in both my personal and business life."



The Fontana resident has the challenge of serving the banking needs of one of the fastest growing regions of the country—the Inland Empire. Not only

came with watching her children grow into wonderful adults and giving her grandchildren.

The Cohoes, New York native began her banking career at Wells Fargo in 1965. She became a vice president in 1984.

Forget is active in the San Bernardino area Chamber of Commerce, the March of Dimes and Arrowhead United Way. She serves as secretary-treasurer of the local chapters of both Toastmasters of America and of the American Business Women's Association.

Looking to the future, Forget feels that computer literacy will continue to grow in importance. She also sees the need for job skills especially in the marketing area. Education in general will remain a paramount concern.

"I see myself as a team player," says Forget. "All of us at our branch are striving toward one goal, which is the same as my own personal goal — to be the best we can be." Δ

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## Inland Empire's Largest Employers

(Ranked by Number of Employees)

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services • Van or Carpool • Health Club on Site • Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax
31. Riverside General Hospital 4065 County Circle Drive Riverside, CA 92503	1,600 1,600 1893	Public Health Care	No No No	Delores Tobin Public Relations Director	Kenneth B. Cohen Health Services Agency Director (909) 358-5030/358-4529
32. St. Bernardine Medical Center 2101 North Waterman Avenue San Bernardino, CA 92404	1,529 19,000 1931	Health Care	Yes Yes No	Leslie Roundy Public Relations Specialist	Gregory A. Adams Administrator/CEO (909) 881-4300/881-4546
33. California Institute for Men P.O. Box 128 Chino, CA 91710	1,515 N/A 1941	State Prison	No No No	Ron Blakely Admin. Assistant	Michael Pickett Warden (909) 597-1821/393-8699
34. Desert Hospital 1150 North Indian Canyon Drive Palm Springs, CA 92262	1,500 1,500 1951	Health Care	No No No	Becky Swanson Dir. Mktg./Communications	David A. Seeley President/CEO (619) 323-6370/323-6825
35. Desert Sands Unified School District 82-879 Highway 111 Indio, CA 92201	1,419 N/A 1965	Education	Yes No No	N/A N/A	Dolores Ballesteros, Ph.D. Superintendent (619) 775-3500/775-3541
36. Redlands Unified School District 20 W. Lagonia/P.O. Box 3008 Redlands, CA 92373	1,414 n/a n/a	Education	No No No	Marilyn Lake Admin. Secretary	Dr. Ronald Franklin Superintendent (909) 793-2301/798-1621
37. San Bernardino Community Hospital 1805 Medical Center Drive San Bernardino, CA 92411	1,412 1,412 1908	Acute Care Hospital	Yes No No	Clifford Daniels Vice President	C.E. Kraus Administrator/CEO (909) 887-6333/887-6468
38. The Press-Enterprise 3512 Fourteenth Street Riverside, CA 92501	1,356 n/a 1878	Daily Newspaper	Yes No No	Margaret Arbini Director of Marketing	Howard H. Hays, Jr. Chairman (909) 684-1200/782-7572
39. Jerry L. Pettis Mem. Veterans Center 11201 Benton Street Loma Linda, CA 92357	1,281 n/a 1977	Health Care	Yes No No	W.G. Robinson Chief Acquisition & Mtrl. Management Service	Dean R. Stordahl Medical Center Director (909) 825-7084/422-3107
40. ALVORD Unified School District 10365 Keller Riverside, CA 92505	1,200 n/a n/a	Education	Yes n/a n/a	N/A N/A	Dr. Barbara Polling Superintendent (909) 351-9325
41. City of San Bernardino 300 North "D" Street San Bernardino, CA 92418	1,200 n/a 1854	Municipal Entity	Yes No No	Shauna Clark City Administrator	Tom Minor Mayor (909) 384-5122/384-5461
42. Parkview Community Hospital 3865 Jackson Street Riverside, CA 92503	1,100 N/A 1958	Community Hospital	No No No	Karen Turner V.P. Business Development	Kenneth W. Willes President/CEO (909) 688-2211/689-9503
43. Hesperia Unified School District 9144 3rd Avenue Hesperia, CA 92345	1,100 n/a 1987	School	No No No	N/A N/A	Dr. John Reed Superintendent (619) 244-9323
44. Riverside County Office of Education 3939 Thirteenth St., P.O. Box 868 Riverside, CA 92502	1,068 N/A 1893	Education	No No No	Personnel Hotline (909) 369-6494	Dr. Dale S. Holmes Riv. Co. Schools Superintendent (909) 788-6666/682-5642
45. Riverside Community Hospital 4445 Magnolia Avenue Riverside, CA 92501	1,054 1,062 1901	Hospital	Yes No No	Irene Bourdon Director, Marketing	Peter E. Makowski President/CEO (909) 788-3100/788-3201
46. Snow Summit P.O. Box 77 Big Bear Lake, CA 92315	865 1165 N/A	Ski Resort	No No Yes	Greg Ralph V.P. Marketing	Richard Kin General Manager/President (909) 866-5766/866-3201
47. California State Univ. San Bernardino 5500 University Pkwy. San Bernardino, CA 92407-2397	855 N/A 1960	Higher Education	Yes Yes Yes	Cynthia Pringle Dir. Public Affairs	Anthony H. Evans, Ph. D. President (909) 880-5002/880-5901
48. Yellow Freight Systems 2951 Lenwood Road Barstow, CA 92311	850 n/a 1930	Freight	No No No	Rex Sommerville Office Manager	George Powell III CEO (619) 253-2937/253-3077
49. Riverside Medical Clinic 3660 Arlington Avenue Riverside, CA 92506	675 675 1935	Medical Clinic	Yes No No	Steven R. Schaeffer Vice President, Operations	George W. Kanaly, Ph.D. President/COO (909) 782-3737/782-3834
50. Lockheed Commercial Aircraft Ctr., Inc. P.O. Box 4156 San Bernardino, CA 92409-0156	625 625 1990	Aircraft Maintenance	Yes No No	Fred Maurstad V.P. Business Development	Richard F. Crall President (909) 386-1200/386-1203
51. General Electric Co. Engine Maint. 1923 East Avion Street Ontario, CA 91761	600 200,000 1956	Aircraft Engine Overhaul	Yes Yes No	Steve Demoret Manager, Marketing & Cust. Svc.	Gary Romohr General Manager (909) 391-5302/391-5432
52. California Institution for Women P.O. Box 6000 Corona, CA 91718	570 N/A 1952	State Prison	N/A No No	Lieutenant Hilar Public Affairs Officer	Susan Poole Warden (909) 597-1771/393-8061
53. San Bernardino Valley College 701 South Mt. Vernon Avenue San Bernardino, CA 92410	550 N/A 1926	Community College	Yes Yes Yes	Mary Sanchez Public Information Officer	Dr. Donald L. Singer President (909) 888-6511/889-6849
54. City of Palm Springs 3200 E. Tahquitz Palm Springs, CA 92262	550 n/a 1938	Local Government	Yes No No	Julie Baumer Director of Marketing & Tourism	Rob Parkins City Manager (619) 323-8201/323-7701
55. City of Corona 815 W. 6th Street Corona, CA 91720	520 N/A 1896	City Government	Yes No No	Jim Bradley Marketing Consultant	Bill Garret City Manager (909) 736-2295/736-2295
56. Atchison, Topeka and Santa Fe Railway 740 East Carnegie Drive San Bernardino, CA 92408	500 14,000 1868	Railroad Transportation	Yes No No	Rick DeSambad Marketing Manager	W. F. McGinn Regional Mgr., Operations (909) 386-4001/386-4084
57. Lewis Homes Management Co. 1156 N Mountain Avenue Upland, CA 91786	480 860 1955	Real Estate Developers	N/A N/A N/A	Alice Oakley Marketing Manager	Richard Lewis President (909) 946-7510/949-6700
58. IOLAB Corporation 500 IOLAB Drive Claremont, CA 91711	475 616	Pharmaceutical Devices/Equip. Surgical Products	Yes Yes No	Don Barret Dir. Corp. Mktg. Serv. & Com.	Robert J. Darretta President (909) 399-1301/399-1501
59. TRW Redl 3610 Central Avenue Riverside, CA 92506	250 1,200 1987	n/a	No No No	Al Lozano Mgr. Marketing Comm.	Ed Setzer President (909) 276-3600/276-9763
60. Southwest Portland Cement 16888 North "E" Street Apple Valley, CA 92392	225 N/A n/a	Cement Goods	No No No	Lynn Morelli Human Resources Secretary	Michael Yannone Plant Manager/Interim (619) 245-1681/245-0191

N/A = Not Applicable WND = Would Not Disclose n/a = not available The following company should have been on this list but have failed to provide adequate data: Parkview Community Hospital. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones. Copyright 1993 Inland Empire Business Journal.

## Meet Sandra R. Smoley, Secretary of the State and Consumer Services Agency

By E. J. (Ted) Grofer

The Coachella Valley Republican Business and Professional Organization invited Sandra R. Smoley, Secretary of the State and Consumer Services Agency to speak at their June luncheon. Smoley was appointed Secretary of this agency by Governor Pete Wilson in November of 1992. As Secretary, Sandy manages an agency with 15,000 employees, a budget of almost \$700 million, and 14 departments including the Departments of Consumer Affairs, Fair Employment and Housing, General Services and Veterans Affairs. The agency also includes the Public Employees' Retirement System, Office of the State Fire Marshal, Franchise Tax Board, State Personnel Board, State Teachers' Retirement System, Building Standards Commission, California Museum of Science and Industry, California Afro-American Museum, Office of the Insurance Advisor, and Fair Employment and Housing Commission.

Smoley also oversees 38 boards and bureaus—these are the professional licensing entities for everything from doctors, to CPAs, to contractors, to nurses, to cosmetologists and barbers—one third of the working population of California either has a license from Smoley's agency or works for someone who has a license from her agency. That gives her a special role in our efforts to bring jobs back to our state.

Smoley brings some of the best experience possible to this job. She was the first woman elected to the Sacramento County Board of Supervisors. She began her first term in 1972 and served on the board for 20 years. She has had long experience in trimming government budgets and in managing assets to get the most value and efficiency for each taxpayer dollar.

In her address, Smoley was outspoken about what she believes must happen in California to bring jobs back to the state. She said "partisan activity has stymied our state. We must get Republicans and Democrats working together if we are going to improve the economy...California's economy could not be worse, and, in fact, we are becoming a third world economy." She went on to say, "the people have clearly spoken as to the priorities in our state, we don't need new taxes, we do need new jobs, and we need to down-size government." To help create new jobs, Smoley has asked her staff to move forward only new regulations that will have a positive impact on jobs.

Smoley is a champion of the con-

cept of privatization. She said she generally believes that the private sector can do it better than state-run agencies, and that will give jobs back to privately owned businesses. She went on to say, "the current ratio of private business workers to state agency workers is completely turned around."

In addition, she said that, "workers' comp legislation must change and change quickly. The way it is now, workers' comp can be as much as 50% of a company's payroll costs." She pointed to Intel as a company that moved out of the state simply because of workers' comp. She says that,

"meaningful legislation is on the way and that while it may not go all the way to correct the situation, it will go three quarters of the way." She added that, "the things that must change are related to the fact that today workers are not the ones who get most of the money from workers' comp cases, that stress claims must be limited, and that liability must be decreased in fraudulent claims."

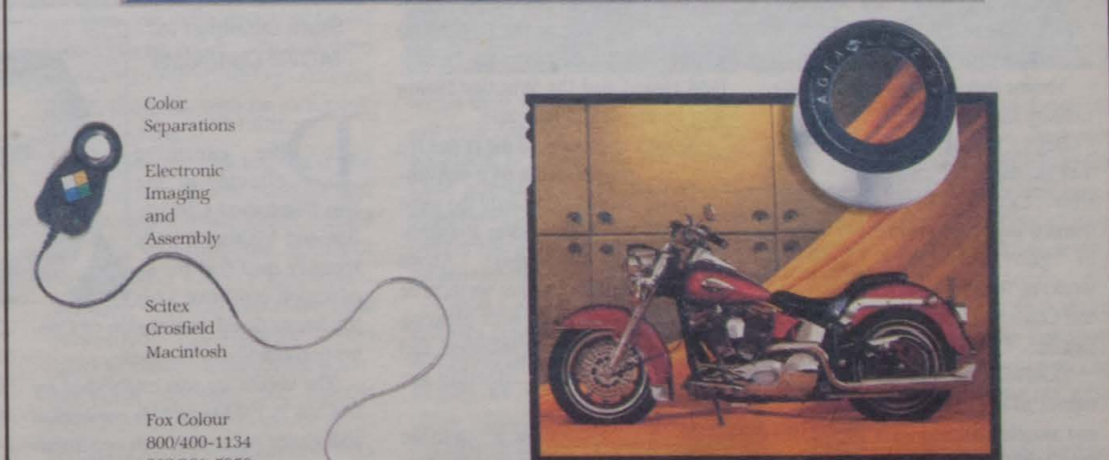
As it relates to her concept of privatization, Smoley said that the first thing she did when she took office was to ask for a state assets audit. She said, "at that point, no one knew what the state owned, or where it was located." Now,

she says, they have that information and they are looking at privatizing where ever possible.

Finally, Smoley said that, "the state must find ways to put the consumer back into consumer affairs. At this point, the regulatory boards involved in consumer affairs are industry driven and this must change...the state cannot continue to do things the way they have done them in the past. It is time for change and the only way that change can occur is if the two political parties come together and stop thwarting each other at every turn purely for political reasons." Δ



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## Political Storm Clouds Over Rancho Mirage

Continued From Page 22

of the newer council members, is the center of the storm currently battering the city. Jaffy opposed Measure V, claiming that the former council's submission process was flawed and that the measure was too poorly written to become law. In an interview for the city's publication, Jaffy said, "I want to protect our natural assets...the city must honor its past commitments to developers. Would we want to risk more costly lawsuits?"

One of the suits Jaffy was referring to was the \$200 million lawsuit filed against the city by Federated Maxxam, Inc., owner of the Ritz-Carlton Hotel and Mirada Project. Ten years ago, this group owned 1,200 acres in the mountains on which they wanted to build a hotel and a number of million dollar homes and townhouses.

After much negotiation, Federated and the city agreed that Federated would turn about 900 acres of land for an open land reserve in exchange for the zoning required for their development. The city then turned the reserve over to the Big Horn sheep that are indigenous to the area and which many people fear to be

endangered.

The Ritz-Carlton Hotel was built and opened, and the Mirada Project, with approximately 150 townhouses and 50 homes worth more than \$1 million, began the construction process. However, buyers were rare. Federated decided that a golf course might improve sales, and claimed that a golf course could be considered "open space." Federated decided that 200 of the 1,000 acres held by the city would be used for the golf course. When Measure V stopped them, Federated filed the lawsuit.

Palm Springs Superior Court Judge H. Morgan Dougherty declared the measure was legal; however, he requested that minor clarifications be added. The 1,000 acres are still currently held by the city.

### Double the Money, Double the Fun

Another financial issue facing city council is the extensive increase in the amount of money spent by the current council on travel, restaurant meals, entertainment and membership dues. Though the FY '92-'93

budget for those items was \$10,600, the council spent more than \$17,000. Jaffy alone spent almost \$7,000; this was the council member who, during her campaign, attacked the council for spending public funds on restaurant meals before meetings and vowed not to take part in such waste of public monies if she was elected.

After her election, Jaffy then took trips to Washington, San Francisco and Monterey, where she stayed in luxury hotels and ordered extensive room service, ate expensive restaurant meals, went to several out-of-town seminars, and charged several club memberships to the city, in addition to taking part in the regular pre-meeting restaurant meals.

And, at the same time, the council was looking to cut back on spending by trimming library and fire protection budgets and contracting certain city services, the council raised its proposed entertainment and travel budget for FY '93-'94 to more than \$25,000. This allotment is 250% more than the last budget and 77% more than what they actually spent. They have requested a 50% increase of their total budget, from approximately \$75,000 to about \$114,000.

### Campaign Clouds

Jaffy is currently under investigation by the Fair Political Practices Commission. She was denounced to the commission by her own campaign manager, Rick Hughes, and her campaign treasurer, Ann Knight. The two turned in documents showing that Jaffy allegedly mishandled campaign funds, accepted cash over the \$99 limit, contributed to her own fund and engaged in various other improprieties. A decision from the FPPC is still pending.

Another threatening shadow that darkens the council's chamber stems from the allegation that Jaffy's campaign as well as her fellow council member, Jeanne Parrish, were promoted and heavily financed by Federated Maxxam, owned by Charles Hurwitz, a billionaire corporate raider, notorious for his junk-bond financed raid on Pacific Lumber Co. After buying that company, which owns stands of redwood trees in Northern California, Hurwitz drastically increased the cutting rate to help pay for his junk bonds.

Just how close a watch is Hurwitz keeping on Federated Maxxam? Is that a shadow in the wings at the Rancho Mirage City Hall? Δ

## Inland Empire People

A smile. That quick wit. And, above all, professionalism beyond a reasonable doubt.

Verlene Riddle knows the hospitality industry from all sides.

Before joining the Radisson Hotel San Bernardino Convention Center, Riddle learned the requirements of "good hospitality" working for the Visitors and Convention Bureau in Seattle.

"Knowing the requirements of organizations and associations, and what they look for in a hotel, has given me a very definite understanding of what is required at this hotel," said Verlene.

"I was looking to return to a full-service hotel," Riddle continued. "When this opportunity presented itself, I was elated.

"It's a great convention facility (more than 19,000 square feet of space), and I will be expanding our efforts in attracting additional corporate and association groups into our facilities," said Riddle.

Riddle most recently was employed

at Quality Suites in San Diego. Previously, she worked at the Doubletree Club in Rancho Bernardo, the Disneyland Grand and the Whittier Hilton after transferring from Seattle.

"What's interesting to me is that the requirements of a convention are exactly the same in Seattle as San Bernardino," said Verlene. "Above all, the customer wants to be comfortable with pleasing his or her organization, and that means selecting the right hotel.

"From there, it's up to the hotel to make sure the customers are satisfied, well taken care of and any glitzes are immediately corrected. But I suppose we all want that from any service organization."

Verlene is a member of Meeting Planners International, the Hotel Sales Marketing Association and the San Diego Business Travel Association.

The 12-story, 231-room Radisson Hotel San Bernardino Convention Center, which features complete service to the traveler and conventioner, is located in the center of San Bernardino. Δ



## Inland Empire People

### Stark Qualifies for IACVB Certificate

Daniel Stark, Jr., the executive director of the San Bernardino Convention and Visitors Bureau recently qualified for an education certificate from the International Association of Convention and Visitor Bureaus.

The certificate was established by IACVB in 1984 to provide convention and visitor personnel with opportuni-



ties for continuing education. Individuals can earn the certificate by participating in workshops focused on six different areas of specialization: communications, convention marketing, convention services, finance/administration, membership and tourism marketing.

The IACVB was established in 1914 to promote sound professional practices in travel and marketing and in the solicitation of servicing meetings, conventions and visitors. Δ

### CORRECTIONS

In last month's edition of the Inland Empire Business Journal in a story titled "Coachella by Covered Wagon," due to an editorial error, we inadvertently gave an incorrect phone number for information.

The paragraph should have listed "dining and lodging information is available from the Palm Springs Desert Resorts Convention & Visitors Bureau, toll-free 800-967-3767."

We apologize for any inconvenience this may have caused. Δ

In last month's list of SBA Lenders Serving the Inland Empire, we omitted Golden Pacific Bank.

Golden Pacific Bank in Ontario lent a total of \$7,511,635 in SBA funding to 23 applicants in 1992.

They offer 7A loans only and fund through the SBA's Small Loan Program. Golden Pacific has one office in the Inland Empire and the bank's top executive is Ronald De Napoli, vice president and manager of the SBA Department. The phone number is (909) 983-4600 fax (909) 391-1168.

We apologize for this oversight. Δ

## Weekend Time Out



### The Warmth & Pleasures of Jamaica

By Christine Rolfe

Jamaica is well known for white sandy beaches, lush green mountains, spectacular waterfalls, as well as the warmth of the Jamaican people. It is no surprise that many couples and honeymooners are attracted to such a picturesque and romantic country.

With a host of resorts to choose from, Grand Lido offers the most luxurious vacation experience. Opened in early 1990, Grand Lido is the latest Jamaican Super-Inclusive resort, located on the West Coast of Jamaica in Negril. Negril is unspoiled, untamed, and uninhibited. People come to Negril to relax and rediscover the simple pleasures of life, and Grand Lido offers the ideal surroundings and accommodations to escape. The Super-Inclusive policy truly matches every need: All accommodations—sports activities, entertainment, unlimited meals and drinks, hotel transfers, cigarettes, island excursions, manicure/pedicures, valet/laundry service and hotel taxes are included for one package price—with tipping simply not permitted!

Upon arrival, guests feel the superior service of the resort as they are welcomed with sparkling champagne while a hostess takes care of all registration details. This personal touch is carried throughout Grand Lido Negril, where every desire has already been anticipated. This is clearly demonstrated through the range of activities, social events and dining choices.

Sports activities include tennis, scuba diving, waterskiing, volleyball, Sunfish sailing, windsurfing, kayaking, snorkeling, aerobics and a fully-equipped Nautilus fitness center. With all professional instruction and sports equipment included, what

a great opportunity to try new activities. Beautiful, warm ocean waters welcome snorkeling and scuba diving excursions. Popular dive sites are at Sand Club Reef, Commando Training Dive, Coral Gardens, The Arch, and Kingfish Point. A late afternoon breeze provides both newcomers and experts the ideal conditions to sail and windsurf right along the beach of Grand Lido. And tennis buffs can continue a competitive match into the night with courts lit for night play. For those less active, the game room offers an array of activities including pool, table tennis, darts, video games and cards. Even with so much going on at Grand Lido, the favorite pastime is relaxing. Guests can sun by either of two swimming pools, five jacuzzis or escape on a lounge chair lined along the two-mile stretch of Grand Lido's private beach. There is even an "au natural" clothing optional beach, complete with its own pool, jacuzzi and bar.

Sightseeing and tours off the resort can also be scheduled through the concierge. Many guests make a day trip to climb the 600-foot Dunn's River Falls, a spectacular cascading waterfall two miles from Ocho Rios. Y.S. Falls (or Wyess Falls) is another magnificent waterfall worth exploring. Y.S. Falls is located on the South Coast, closer to Negril and less populated than Dunn's River. Another popular "must-do" activity is bamboo rafting. Calypso Rafting on the White River (near Ocho Rios) is a relaxing 45-minute ride through a tropical rain forest. Or take a plantation tour and learn the history of the Jamaican people while seeing tropical plants—banana, sugar cane, cocoa, coffee, limes, pimento, pineapples, and coconuts. Other activity includes a trip to the local craft market, golfing, horseback riding, safari tours, deep sea fishing or a private picnic in a

tropical garden.

Later in the afternoon, guests may board the M/Y Zein, the resort's 147-foot yacht, for the sunset cruise and cocktail party. This is the magnificent yacht shared by Prince Rainier and Princess Grace of Monaco.



co on their honeymoon, a wedding gift from Aristotle Onassis. Now the elegance is shared among Grand Lido guests as couples enjoy the opportunity to meet other couples over tropical cocktails and famous Negril sunsets.

Grand Lido's excellence includes culinary pleasures guaranteed to satisfy every taste. Breakfast and lunch buffets are served on the open Terrace, offering a variety of menu choices including favorite Jamaican dishes. Dinner is served at three specialty restaurants. La Pasta is the most casual of the three restaurants, serving a variety of pasta dishes until 2 a.m. in the morning. Great for those late night dinners! The Cafe Lido offers international cuisine offering a different menu of fish, chicken and steak dishes every night. Piacere is the most elegant restaurant, offering the finest French Nouvelle cuisine in all of Jamaica. Of course, 24-hour room service is also available with full menu service.

Although the crowd at Grand Lido tends to retire somewhat early, there is a range of evening entertainment to match every guests' mood. A live band plays every evening on the Terrace, offering dancing right off the beach front. Special evenings on the Terrace also provide themed entertainment such as the Grand Jamaican Gala including Jamaican dancers, fire-eaters and impressive limbo dancers. The Piano Bar attracts guests later in the night for after-dinner cocktails and a chance to converse with guests around the piano. The disco comes to life around 11 p.m. for more dancing and fun. Couples may also gather at any of the three club houses for 24-hour food and drinks.

Filled with such tempting pleasures, it is hard to imagine any busi-

ness getting completed in Jamaica. Yet, Grand Lido attracts top businesses around the world as a favorite destination for conference and company meetings. Full conference facilities are available with secretarial, fax and business services. All services are top-rated, satisfying even the most demanding businessman and woman. What better way exists to combine business with pleasure.

Grand Lido Negril goes beyond every expectation! People choose to visit for the relaxing environment, elegant staterooms, aqua blue ocean beaches, superior service, gourmet dining...the reasons go on and on. The truth is that Grand Lido surpasses every element that comprises a true holiday escape.

For further information or reservations, contact your travel agent or International Lifestyles at (800) 858-8009 Toll Free U.S.A. Δ







## Inland Empire Design Institute Honors Riverside County Projects

What do an affordable housing development, a 75-year old office building, a downtown revitalization plan, and a child care center have in common? In the judgment of a panel of distinguished design professionals drawn from Northern and Southern California, they are each in a unique way "Sharpening the Edge: Strengthening Community Identity in an Empire," the theme for the first annual awards program of the Inland Empire Design Institute (IEDI).

The Design Institute, recently formed by public officials and leading representatives of architecture, planning, graphics and development firms seeking to improve the quality of the building environment, determined that one of the best ways to further their cause was to recognize local efforts that best reflected the mission of the organization.

What the group did not want to hold, however, was another architectural beauty contest. "The field of

urban design" notes Tom Merle, IEDI's executive director, "has expanded far beyond the aesthetics of a structure or space, their strictly photogenic attributes. In our view, the forms that go to make up our neighborhoods and work places have the power to expand or reduce meaning in our lives. They provide social definition and cohesiveness. Style for its own sake is not enough." More specifically, IEDI holds that buildings, parks, transportation systems, and related facilities can be designed to counteract the growing feudal (and futile) tendency of neighbors to close themselves off from one another, and of municipalities and developers to let pressing fiscal concerns override admittedly elusive quality-of-life considerations, resulting in a predictably drab and homogenized environment.

The IEDI awards were presented in two categories; one consisted of entries that had been implemented, the other of projects or programs "on the

boards" i.e., in the planning or proposal stage. In the first category, the five-member jury selected Canyon Run, a recently completed 140-unit apartment complex for low-income families in Palm Springs, to receive the Institute's highest accolade: a Design Excellence Award. The jury singled out the sensitivity to the desert context of the site plan and the choice of materials and colors, as well as the emphasis on opportunities for interaction without sacrificing privacy and livability.

In a workshop following the awards ceremony, the project architect Reuel A. Young, AIA, cited the cooperation and support of the project's developer, Coachella Valley Housing Coalition, and the city of Palm Springs, as essential for successful design. "Good architecture comes when you have a good client. The Coalition's commitment to providing dignified homes for low-income people is the spirit that infused the entire design process," explained Mr. Young.

"Our goal was to create settings where people would want to be outside with their neighbors, so we started our design with courtyards. All kitchens and eating areas have windows overlooking shared play areas in the courtyards. This allows parents to see their own children as well as their neighbor's children," Mr. Young said. "In our view, the shared outdoor 'room' is the basis of community."

The city of Temecula's Old Town Specific Plan received an Award of

Distinction for both the "visionary exercise" that led to a broad but specific public consensus on the preferred future of this historic district, and for demonstrating how the amenities associated with a comprehensive preservation program can provide significant economic benefits.

An Award of Honor was presented to Sigrid Miller Pollin, AIA for her design to restore and renovate the Loring Building located across the pedestrian mall from Riverside's Mission Inn. The jury extolled the building's "recycling" for contributing to the vitality of one of the region's most important downtown rejuvenation efforts.

The Grand Terrace Child Care Center, developed by the city, received an Award of Honor, for introducing into a rehabilitated commercial setting a use that will act as a catalyst for creating a modest but much needed central focus to the town.

The Keith Companies, located in Moreno Valley, also garnered an Award of Honor for its master plan of Jess Ranch, a 1,400-acre seniors self-contained community under construction in the Hesperia, Victorville, Apple Valley triangle.

Eighteen of the entries from throughout Riverside, San Bernardino and the eastern portion of Los Angeles Counties were honored as part of the Inland Empire Design Institute's first annual awards program. Δ

## One Man's Trash is Another Man's Living: The Fight Continues Over SB-450

Continued From Page 3

SB-939 stated that cities must reduce their flow of waste by 25% or face fines of up to \$10,000 a day.

"Our cities and counties are just 18 months away from the first of two waste diversion deadlines, and this is no time to limit the alternatives available to them in fulfilling their planning requirements," said John Kelly Astor, counsel for the California Refuse Removal Council.

In order to remove the threat of lost revenue, the senate added a clause guaranteeing the rights of an individual or business to "donate or sell any recyclable materi-

al..." Opponents of SB-450 point out though that this passage says an entity would have the right to "donate or

**"All that basically does is say 'you can sell it' but unless you want to buy the trucks and loaders to deliver it to the recycler, you can't move it."**

sell" recyclable waste but says nothing about who can haul those materials.

"All that basically does is say 'you can sell it' but unless you want to buy the trucks and loaders to deliver it to the recycler, you can't move it," said Acosta.

Currently, SB-450 is being reviewed by committee and is expected to move on to the assembly for a vote by the end of this month. Δ

## PAMCO Selected for Major Contract

The Inland Empire Economic Partnership (IEEP) has selected Partnership Asset Management Company (PAMCO) to manage a net of their administrative and financial functions.

Temecula-based PAMCO will provide contracted data processing, accounting, financial reporting and human resources functions for the Riverside-based business and government consortium.

"In selecting an independent contractor to service our third party accounting and financial reporting requirements, the IEEP board determined that PAMCO was the most highly qualified organization in the Inland Empire to do the job," said Steve Albright, chief executive officer of the IEEP.

Under a six-month to one-year initial contract, PAMCO will conduct a wide variety of services for the Economic Partnership, according to Albright. PAMCO will establish membership and contributor accounting systems, provide daily operations and general ledger accounting services and design and implement financial reporting procedures. In addition, PAMCO will coordinate external financial audits, monitor and account for program grants and oversee human resource outline and reconcile external payroll reports.

"PAMCO has established the critical

internal controls that are required for an organization as diverse as the Inland Empire Economic Partnership," said Susan U. Dell, CPA, president and CEO of PAMCO.

PAMCO's accounting manager, Jennifer Payton, CPA, will provide consulting services at the monthly IEEP finance committee meetings.

"This is an exciting opportunity for everyone at PAMCO," Payton said. "In addition to the accounting and human resources contract activities, we are well positioned to offer the companies strategic planning, marketing and mailing services, if the need arises."

The Inland Empire Economic Partnership is organized to attract new businesses to Riverside and San Bernardino Counties to support existing companies, to promote expanded use of the area's Telebusiness Workcenters and to sponsor special events boosting economic activity in the region, such as the Inland Empire of Southern California. The IEEP fosters the economic vitality of the Inland Empire of Southern California, which includes all of San Bernardino and Riverside Counties and the eastern portion of Los Angeles County.

Headquartered in Temecula, Partnership Asset Management Company (PAMCO) has provided services to a variety of business entities since 1980.

Δ

## REAL ESTATE FOCUS

### Agape Automotive Leases Space in Temecula

Agape Automotive, an automotive repair shop has leased 5,905 square feet in the Dos Picos Business Park in Temecula for five years with a consideration of \$154,468 according to CB Commercial Real Estate Group, Inc. Δ

### New Victorville Community Opens

Forecast Homes in May announced the unveiling of four new model homes of the New Beginnings community in Victorville. For more information, call (619) 955-2787. Δ

### BIA Baldy View Region Appoints Frank Williams Executive Director

Frank Williams has been appointed executive director of the Building Industry Association / Baldy View Region. Working from the association's Rancho Cucamonga office, Williams will plan, direct, budget and coordinate all programs and administrative activities of the region.

Williams, a former six-term member of the Florida House of Representatives and alumnus of the University of Florida has worked in key executive positions in city and county government, serving in the positions of public safety director and county administrator. In addition to his public service, Williams has owned and operated successful mortgage, real estate, and restaurant businesses.

He has been the director of governmental affairs for the Building Industry Association/Baldy View Region for the past two years. Δ

### Catellus Corporation Promotes Fucci to Director, Asset Management

Catellus Development Corporation announced the recent promotion of John Fucci to director of asset management.

Fucci, 33, will be responsible for managing 4.5 million square feet of properties located in Orange, Riverside, San Bernardino and San Diego Counties.

Prior to joining Catellus, Fucci

was associate vice president for Meyer Asset Management, Inc. in Anaheim. Δ

### Presley's Matthew Hall is Appointed as the Director of Marketing

Matthew Hall of The Presley Companies, Southern California Division, has been appointed as the director of marketing for the Newport Beach-based builder which is currently developing 17 new home neighborhoods across the Southland, including the master-planned communities of Horsethief Canyon Ranch south of Corona, Summit at Hidden Springs in Moreno Valley and the community of Sun Lakes Country Club in Banning for active adults 55 and over. For additional information, call (714) 640-6400. Δ

### Four Seasons Sale

A 54-unit apartment building, the Four Seasons, sale at 551 E. Laurel Ave., in Colton, was announced in May by Mitchell R. LaBar, regional manager for Marcus & Millichap's Ontario office. The property sold for \$1,150,000 to Edward Harding. Δ

### Chino Auto Center Sold

The Chief Auto Center, a retail center located at 885 East Foothill Boulevard, Rialto was recently sold for \$790,000 to Mr. Moon Park.

Seller and buyer were represented by Charles Shillington of Millichap's Ontario office. Δ

### Rancon Reports Strong Leasing Activity at Tri-City Corporate Centre

According to Steve Palmer, marketing vice president of Rancon Realty Funds headquartered in Temecula, leasing at Tri-City Corporate Centre and Rancon Centre Ontario reached 122,777 square feet during the first 90 days of 1993.

Topping Rancon's first quarter's leasing activity was a 75,000-square-foot lease to United Pacific Mills at Rancon Centre Ontario. The light industrial facility on Inland Empire Boulevard between I-15 and Etiwanda Avenue will house United Pacific Mills' pet and animal food warehouse

and distribution services.

At Tri-City Corporate Centre, where almost 50,000-square-feet of office space was leased in the first three months, Aetna Health Plans leased a total of 16,524 square feet in both Two Vanderbilt Way and Carnegie Business Centre I for its administrative and print shop facilities.

The Visiting Nurse Association renewed and expanded their leased area to a 6,940-square-foot second floor suite in Two Vanderbilt Plaza. Two Carnegie Plaza achieved 97% occupancy with DataMedic Corporation, dba CNS Billing Service, leasing 3,400 square feet and the administrative offices of the Southern California Organ Procurement Center leasing 2,000 square feet.

"Overall, Tri-City Corporate Centre's one million square feet of mixed-use development is more than 90% occupied," said Robert H. S. Kirkpatrick, Rancon Financial's president and CEO.

Other significant leasing transactions at Tri-City during the first quarter included 5,942 square feet for California Casualty at One Carnegie Plaza; 5,313 square feet for the law firm of Chase, Rotchford, Drucker & Bogust in Lakeside Tower and 4,985 square feet for Capital Mortgage Bankers, Inc.

In addition to Rancon's leasing success during the first quarter, the company announced the construction start on Phase II of the Tri-City Promotional Retail Center. The 50,000-square-foot second phase, which will house CompUSA and PETSMART, is scheduled to open in the fall. Δ

### Upland Title Manager Earns Sales Honors

Lorette Peruch of Fidelity National Title Insurance Company in Upland, recently received company-wide recognition for her sales achievements. Based on total amounts of closed title premiums, Peruch exceeded established sales goals to earn induction into two company clubs—The President's Club, a performance-based club with closings measured on the corporate level, and the Fidelity Inland Div. Premier Club. Peruch's sales territory covers the cities of Upland and Rancho Cucamonga. She joined the firm in 1989.

Also recognized was Sharon Groff, of Fidelity National Title Insurance Company in Upland. She recently received company-wide recognition for her sales achievements. Groff's sales territory covers the Lake Arrowhead, Running Springs, and Crestline area. She joined the firm in 1988. Δ

### New Hearthside Neighborhood Sells 12 Homes in 12 Days in Bridlevale

Hearthside, located in the master-planned community of Bridlevale in Temecula, sold 12 homes in 12 days since its opening in April.

Offered by Presley of San Diego, the four-bedroom homes have views of the Red Hawk golf course and the surrounding mountains and are priced from the \$130,000s. Δ

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"There are many truths of which the full meaning cannot be realized until personal experience has brought it home."

—John Stuart Mill



# Picture of San Bernardino's Empire Bay Debacle Becoming Clearer

Problems began developing with the project when it was originally approved in September of 1991.

Continued From Page 5

This loss, according to city officials, could have been avoided if the plan weren't so politically motivated.

"We looked at an internal study of the property and found the remaining land acquisition would cost the city an additional \$2.1 million," said Ken Henderson, executive director for the city's development agency. "So, the (redevelopment) commission decided that it would be best to terminate the project and not bid on

**San Bernardino officials are apparently writing off their failed attempt to build 68 new homes along a one-mile blighted stretch of downtown property. Revised estimates put the cost to taxpayers as high as half a million dollars.**

This prompted the prospective lender, Wells Fargo Bank, to question the prudence of the loan. "We want to work with developers that are experienced at this kind of development, and if that were to be the case here, we would certainly be interested in continuing," said Kathleen Shilkret, a Wells Fargo spokesperson in an April 26 interview with the San Bernardino Sun.

The next problem, according to Henderson, arose when the Empire Bay Development failed to list a number of costs in the original project performance; costs which would have amounted to a significant overrun.

"These costs would have taken the total project well beyond the \$6.4 million originally identified by the developer," said Henderson.

The reason for the oversight, according to Henderson, could be directly attributed to Empire Bay's inexperience in development projects of this kind.

"It's not so much a matter of negligence as it seems like a lack of experience and some degree of naivete about today's economy and development climate," said Henderson.

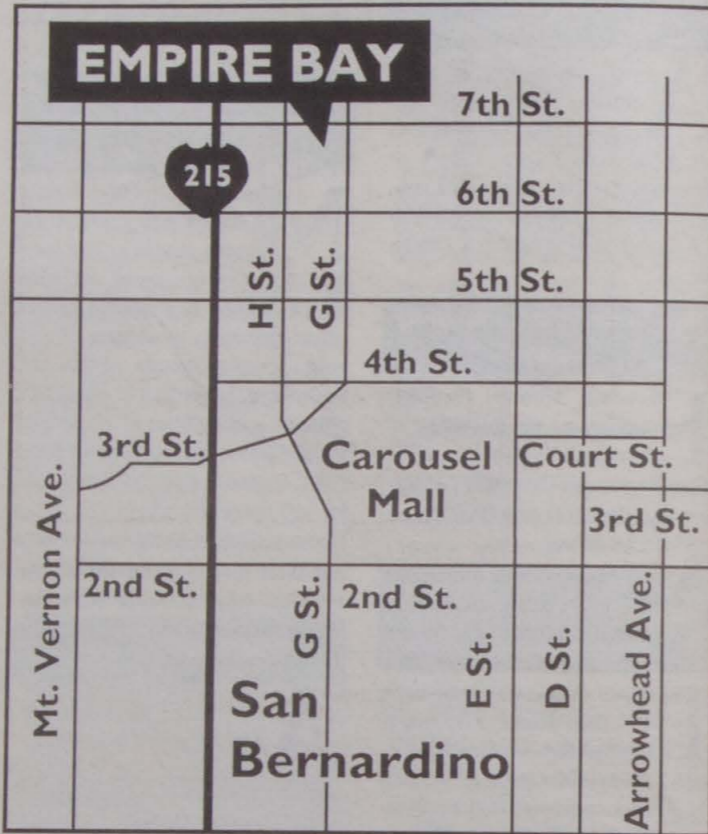
As the problems mounted, it became clear to the city that it would be facing a fairly significant loss, and the lenders who had loaned Empire Bay the money for the property acquisition began to call in their loans and foreclose on the property.

The question that still remains unanswered, however, is, 'why did the city chose to sink so much money into a project with such an inexperienced developer?'

According to Henderson, "that's a very good question."

"As a director of the agency (development), I have to do whatever is necessary for the commission to make a decision," said Henderson. "I would have to say that this is a project that did not receive the level of review because it was apparently politically driven."

This political motivation is at



the heart of the scandal, and allegations have surfaced that former San Bernardino Mayor Bob Holcomb's ties with Empire Bay partner John Husing may have been a mitigating factor in the city's decision to go with the developer.

Holcomb has gone on record denying any involvement with the selection of the developer saying, "I purposely made every effort to stay out of it because John and I are good friends. He explained the project to me but I said that I couldn't get involved and I would not discuss it."

Henderson concurs with the former-mayor and says that while political motivation may have played a part in selecting Empire Bay, it was not Holcomb who was applying the pres-

sure. "I think that the popular perception is that the former mayor had a lot to do with the decision, but to me it seemed like exactly the opposite," said Henderson.

**This political motivation is at the heart of the scandal and allegations have surfaced that former San Bernardino Mayor Bob Holcomb's ties with Empire Bay partner John Husing may have been a mitigating factor in the city's decision to go with the developer.**

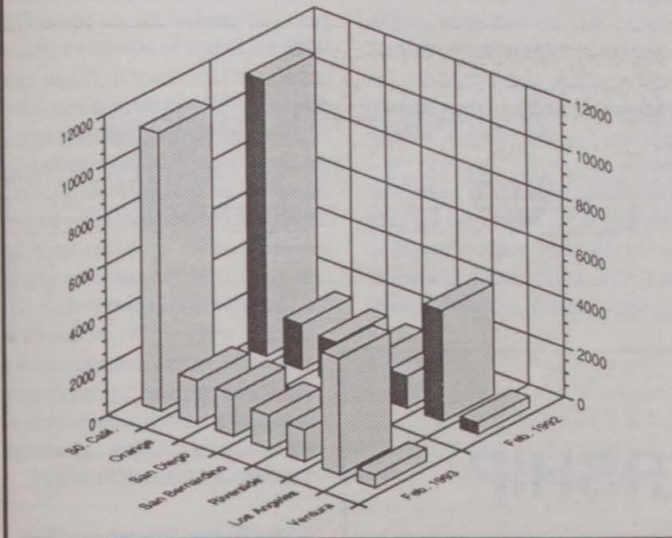
The city is currently exploring a number of options to regain some of its losses, including legal avenues. San Bernardino still owns two of the parcels of property in the development area and officials state that these may be used to develop the area in the future, if a new developer can be found. Δ

After repeated attempts, neither Empire Bay Development or John Husing could be reached for comment for this article.

# While Housing Starts Are Shining on State, Inland Empire Still in the Shadows

## New Housing Units in Building Permits Issued Riverside/San Bernardino—3-92 and 3-93

Not seasonally adjusted—Data courtesy of Construction Industry Research Board



While the rest of the state is seeing marginal increases in housing starts, new home construction in the Inland Empire has slipped drastically since

Bernardino counties are down by a combined 20% from the first quarter of 1992, while statewide construction permits are up by 3.7% from the first half of last year.

**Multi-family home construction contributed the most to the Inland Empire's decline by plunging nearly 65%. In dollars, this translates to a drop of nearly \$14 million in construction for multi-family units in the two counties.**

The number of permits issued for single- and multi-family residential homes during the first three months of this year fell to 2,838 from the 3,546 that were issued during the same period last year.

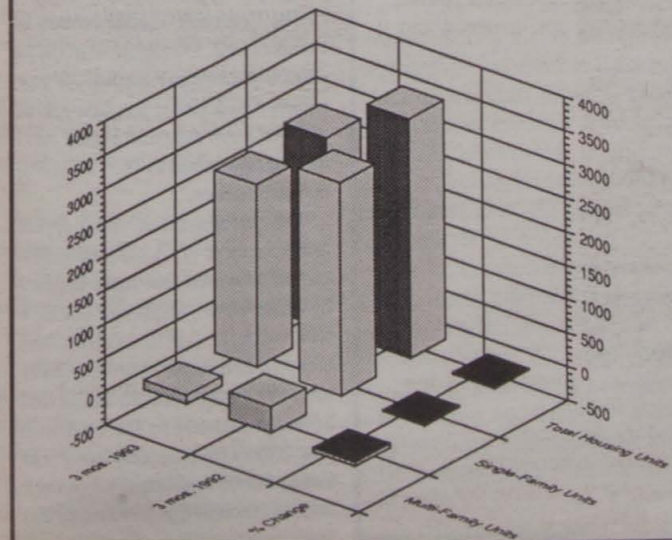
Multi-family home construction contributed the most to the Inland Empire's decline by plunging nearly 65%. In dollars, this translates to a drop of nearly \$14 million in construction for multi-family units in the two counties.

last year, according to a report released by the Construction Industry Research Board.

The report indicates that housing starts in both Riverside and San

## New Housing Units in Building Permits Issued Riverside/San Bernardino—Year-to-date comparisons

Not seasonally adjusted—Data courtesy of Construction Industry Research Board



The report indicates that the slight fluctuations in residential building during the past few months can partially be attributed to the "effects of pending fee increases."

To add insult to injury, another report released by TRW REDI Data Service indicates that although housing demand nudged up by .3% throughout Southern California, the Inland Empire did not reap the same kind of luck.

San Bernardino County experienced a 12.7% drop in home sales and Riverside, while faring better, still felt a minimal 1.9% decrease.

Home prices in the two-county region also fell by a combined

4.65%. San Bernardino boasted the lowest average home price at \$134,231.

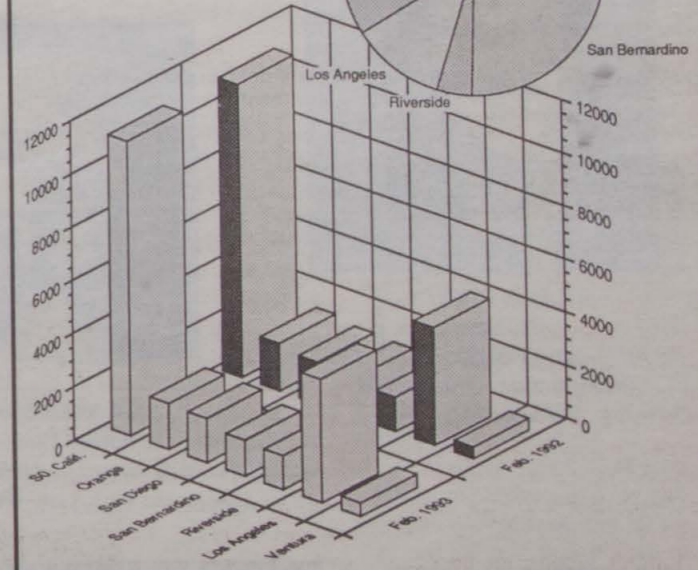
The good news is that, according

**The good news is that, according to TRW REDI, there may be an increasing market for affordable housing. "...while demand seems to have firmed up, there has been a noticeable shift in activity in favor of lower priced homes."**

to TRW REDI, there may be an increasing market for affordable housing. "...while demand seems to have firmed up, there has been a noticeable shift in activity in favor of lower priced homes." Δ

## Southern California Number of All Homes Sold

Data courtesy of TRW REDI



## Champion Publications Names New General Manager

Bruce M. Wood of Apple Valley was selected as the new general manager of Champion Publications which runs four newspapers in the Chino area.

Wood will be assisting Allen McCombs, publisher and editor of the papers.

Wood comes to Chino from Northern California where he served as

general manager of Tri-County Newspapers in Willows.

"Mr. Wood will help Champion newspapers meet the needs of its expanding market. His advertising and marketing expertise will be invaluable in allowing us to retain our independence and in meeting the fast growing competition being attracted to this area," said McCombs. Δ

**Ad deadline for August issue is July 20th**



## Courtyard Leasing Activity in Full Swing

"The Courtyard" in Palm Springs has added two new tenants to its growing roster. They are Independent Credit Card Association and The Coffee Station and Beanery.

### Independent Credit Card Association

John R. Orr is the president and founder of ICCA. In a nutshell, ICCA manages credit card portfolios for banks, but there is much more to the story than this simple explanation indicates. To begin with Mellon Bank formed an alliance with Orr to provide credit card

management services to banks and to merchants in 1987. The resulting organization, ICCA, was incorporated in 1989.

Mellon had been recognized as a leader in banking technology for more than 40 years, and therefore it was a natural evolution for them to begin offering electronic banking services to other banks. Orr founded ICCA with the idea that a number of smaller independent banks would like to offer their merchant clients a complete bankcard processing service but could not afford to do this because of the high cost of technology and manpower required.

In fact, even larger banks that have

only a small base of merchant accounts would like to offer these same services but do not find it cost effective. With ICCA administering merchant bankcard processing, banks benefit from a turn-key operation. They gain total control, remove competition, require no additional resources, staffing, or space, and they can be competitive with the largest banks in the services they offer their merchant customers.

This idea has proven to be the basis for an exciting and rapidly expanding business. At this point, ICCA is providing their services to 150 banking locations in eight states, and they are rapidly expand-

ing their capabilities to provide service throughout the country and indeed throughout the world.

Most recently, ICCA has invested more than a million dollars in new computer and communications equipment. When a merchant account or a bankcard customer in New Jersey or Florida calls their bank's 800 number to request information regarding their bankcard program, the phone located in Palm Springs is answered as though it was being answered at the local bank. This kind of customized service is only the tip of the iceberg, but it gives an idea of the lengths ICCA has gone to help their banking customers achieve an independent bankcard service at a cost and ease that can not be matched. Inland Empire merchants or banks interested in knowing more about this service should call 1-800-841-0011 or 1-619-322-2828.

### The Coffee Station and the Beanery

Douglas Lobdell, Monte Koch and John Mulder are co-owners of this great new coffee house scheduled to open July 15 in Palm Springs. Dee Brodigan has been selected to manage the establishment. The idea is to offer the most unique coffee house experience available in the desert.

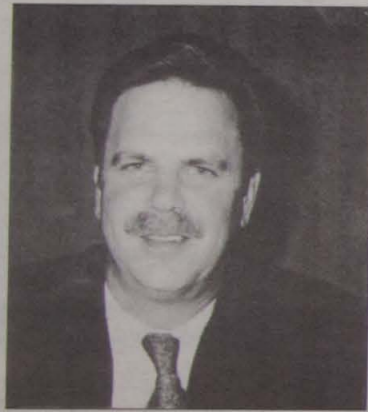
To begin with, the name and the decor have been inspired by the railroad station eateries of the '20s. There is an overhead suspended railway system, and the walls are covered with railroad art and memorabilia.

America is infatuated with the old railway systems that thrived in the '20s and the specialty coffee market is surging all over the country. Put the combination together and you have The Coffee Station and Beanery. Located at 707 Tahquitz Canyon Way, it is adjacent to The Courtyard Theater, Palm Springs' largest and most beautiful motion picture house.

The Courtyard Theater houses 10 theaters and averages more than 30,000 patrons per month. As customers wait in line to purchase tickets, enter or leave the theater, they can't miss being attracted to The Coffee Station and Beanery.

The combination of visual appeal and fragrances are a temptation that can not be denied. The menu includes light sandwiches, salads and snacks, a wide variety of coffee flavors and brews. It also includes such specialty items as Granita, a creamy Italian iced beverage that can be flavored with your favorite fruit or coffee flavor. The Coffee Station and Beanery is a must stop attraction in the downtown Palm Springs area. Δ

## UNDER NEW OWNERSHIP



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President  
and Founder of  
Independent Credit Card  
Association

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Co-owners Douglas Lobdell Monte Koch  
& Fred (aka John Mulder) with manager  
Dee Brodigan, Coffee  
Station & Beanery

the  
**courtyard**

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On Site Leasing Office Suite 200

## Desert Business Journal

### Travel Age West Trade Show Coming To Palm Springs

Palm Springs tourism, the Palm Springs Desert Resorts Convention and Visitors

Bureau and the Convention Center are working together on the annual Travel Age West Trade Show coming to Palm Springs in the fall. More than 800 travel agents are set to attend the annual Travel Age West Trade Show here in October.

### State of the Valley: A Metropolis-to-be in the Desert

The Coachella Valley is facing the reality of becoming a high-growth area, the 300-plus attendees of the 1993 State of the Valley conference learned. The population is mushrooming at a rate commensurate to that of the whole state; many are coming to the area for its climate and quality of lifestyle.

Until recently, the cities and unincorporated communities in the Palm Springs area were engaged in virtual competition for tourism and other dollars. Now, a combined effort provides cost-efficiencies with the formation of the Palm Springs Desert Resorts Convention and Visitor's Bureau, with an annual budget recently increased to almost \$3 million, primarily through a hotel bed-tax increase.

The Coachella Valley Economic Development Association, recently formed, has a single goal: to promote the whole Coachella Valley area as a region. The recent trend of combining operations also extends into community services, with cities exploring options in combining police and fire departments and governmental offices, rather than each city supporting its own full administrative staff.

A few dark clouds on the desert horizon resemble the shadows cast over the entire state, including continuing unemployment concerns and relative lack of industrial growth. Recent reports by the *Desert Sun* of an increase in violent crimes seemed to be more than balanced by the desert cities' clear success in clamping down on collegiate petty crimes and public drunkenness over the formerly-dreaded "Spring Break."

Keynote speaker Lee Grissom, Gov. Pete Wilson's senior advisor for economic development, addressed the group and acknowledged the problems which are driving many businesses out of California. "There are 78 boards that do nothing but get in the way," he asserted. "We're working with people in Sacramento who act as if they're navigating glaciers—we

need change and we need it now," he said.

Beyond tourism—the mainstay of the region until now, with 60% of the 3.5 million 1992 visitors to the area seeking leisure—the region has grown and no longer can afford to consider itself only a seasonal tourism area, said a consensus of the speakers. In 1991, the Coachella Valley Enterprise Zone (CVEZ) was established and is aggressively recruit-

ing businesses into the area. Especially targeted are those firms in the Los Angeles and Orange County areas which are leaving the state for more business-friendly climates. The CVEZ offers to businesses such incentives as a hiring tax credit, sales and use tax credits, 100% net operating loss carry forward, a special business expense deduction, fast-track permitting, three-year business license fee reductions and an inventory of CVEZ property listings available for review.

John Stiles, executive director of CVEZ, said, "I think the message we need to remember is that a lot of businesses AREN'T leaving. There are 29 Enterprise Zones in California—how do we compete? First, help existing businesses to hire more people—that's the quickest way...." Δ

It will be headquartered at the Riviera Resort and Racquet Club, where the first event was held 20 years ago. Δ

### Palm Springs District Expands

Improvements are being made downtown Palm Springs and a number of new businesses are coming into the business district.

The Village Florist on Indian Canyon Drive is expanding and moving into the French Provincial Building in the 400 block of North Palm Canyon Drive. The Blue Coyote Grill is expanding to the south, which will provide the restaurant with a horseshoe bar and more frontage area.

Property owner Zachary Pitts will be repainting all his buildings downtown, and the tenants on Indian Canyon Drive behind Las Casuelas Terraza are getting together to give their buildings a new coat of paint, as well.

Richard's of Sydney, an Australian Pub and Steak and Seafood Restaurant, is slated to open this summer in the Vineyard on South Palm Canyon Drive.

John Connell, of the Fabulous Boutique, is enlarging his quarters into the store to the north of his existing spot, across the street from the Hyatt Regency Suites.

Designer James Callaghan and developer Gary Biafore are working to create a supper club called Omni, with entertainment and billiards on North Palm Canyon Drive.

Barbara Foster, owner of Crafters' Cottage, is spearheading formation of the uptown Palm Springs Association, a group of businesses and property owners from the Frances Stevens School site to Vista Chino. Δ

### Palm Springs Harvest Festival Gears Up for Event

The steering committee for the Palm Springs Harvest and Wildflower Festival has been meeting to plan the 1994 event.

The Events Committee is looking for groups to host the event. The committee chairperson is Marcia Craig.

The Finance Committee is seeking sponsors and other revenues and is preparing the budget. The committee chairperson is Len Hickman.

The Celebrity Committee is enlisting participation from stars and local charities. The committee chairperson is Nanci Brach.

The Marketing Committee is looking for innovative and inexpensive ways to publicize and advertise the event. Its chairperson is Murrell Foster.

The Merchandising and Theme Committee, under the leadership of Tim Parrott, is working on a theme and decor along with a merchandising program for the festival.

Sergeant Mike Hanavan of the Palm Springs Police Department is heading the Transportation and Parking Committee in developing a traffic plan and looking for suggestions on signage and parking areas.

Hosts, sponsors and various other participants are needed. For information, call Peggy Goetz at City Hall, (619) 323-8299. Δ

### Ragan Named to Controller Post

Del Webb announced that John Ragan has been named to the position of controller for the Sun City Palm Springs Community Association.

Ragan, a certified accountant, will be responsible for supervising all financial and accounting functions for the community association and its operations including the Mountain View Recreation Center and Billy Casper signature golf course. Δ

### McGillvray to Manage Sanborn/Webb Beaumont Engineering Office

John Sanborn, president of Sanborn/Webb, Inc., of Palm Springs has announced the appointment of Jim McGillvray as manager of the business' new engineering office in Beaumont.

McGillvray, a veteran of 38 years with Sanborn/Webb, Inc., is vice president of field operations for the firm, and has more than 39 years of experience in the surveying and engineering field. Δ

### Palm Desert Prudential Office Posts \$95 Million in Listings

The Prudential California Realty office on Fred Waring Drive in Palm Desert listed more than 260 properties with an estimated market value in excess of \$95 million.

In addition, this office participated in sales totaling approximately \$65 million for that same time period.

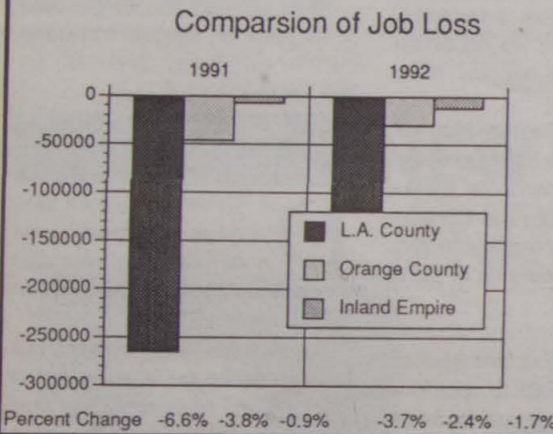
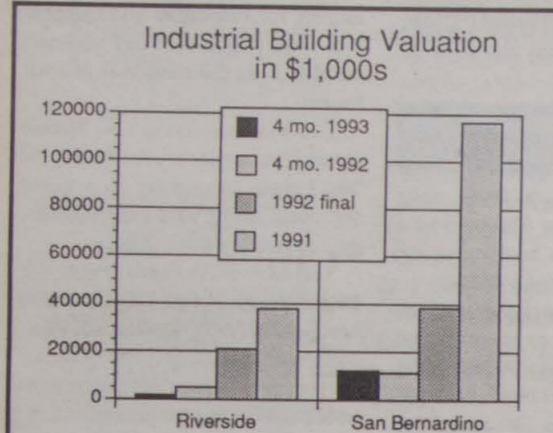
Prudential California Realty's phone number is (619) 773-4400. Δ



# Inland Empire Business Chronicle

## Economic Spotlight

## Last Month's Inland Empire Business Headlines



The May IEBJ was inadvertently published without bylines for articles written by Barbara Wright Sykes and Sally Cernie, Ph.D.

Barbara Wright Sykes wrote the article "How to Become Successful" and was a Women & Business Expo speaker. She is author of the best-seller, "The Business of Sewing" and may be contacted at (909) 590-2471.

Sally Cernie, Ph.D. wrote the article "Self-Esteem: The Main Ingredient in Success" and is chairperson of the Riverside County Empire Self-Esteem Task Force. She may be reached at (909) 781-0282. Δ

## Kenneth Leventhal Economist Predicts Housing, Job Boom for Inland Empire

Continued From Page 3

the decade. The main catalyst for this housing explosion will be the increasing numbers of newly employed workers throughout Southern California looking for inexpensive housing.

"In the 1996 to 1998 period, the number of housing units built will probably be about the average annual levels reached during 1984 to 1989, or 40,000 to 50,000 units per year," said Hahn.

Hahn's report goes on to say that housing construction in the region and throughout the rest of the state should increase dramatically because of the slow down in construction caused by tight financial times.

There will be a natural need for more housing as the population increases and the empty houses become rapidly absorbed by individuals who can afford them.

This increase in construction should translate into an increase in jobs as new communities crop up throughout the state, says Hahn. The housing and jobs will act in sort of a cyclical economic recovery with Hahn predicting that the Inland Empire could see marked decreases in its unemployment.

"The Inland Empire will have lost only about 25,000 jobs to the recession compared to 80,000 in Orange County and 450,000 in LA County," Hahn said. "The Inland Empire lost fewer jobs primarily due to its lower proportion of jobs related to the defense and aerospace industries and the financial sector."

"All of the factors that caused rapid job growth in the 1980s are still in place and we could see up to 50,000 new jobs added yearly by the mid-1990s." Δ

## At Deadline

Continued From Page 3

for a compromise between business and environmental interests. According to Lents, the AQMD was receiving stiff opposition from environmentalists and other members of the business community who did not want companies who produce hydrocarbons to be included in the program.

The AQMD states that, while the exclusion of hydrocarbon emitting facilities will reduce the number of companies targeted by RECLAIM, a number of the companies that produce hydrocarbons also produce sulfur-dioxide and nitrogen oxide making them eligible for the list. Δ

## Geoffrey Graves Named BIA's Volunteer of the Year

The Building Industry Association of Southern California recently recognized Geoffrey Graves, president of Graves Advertising and Public Relations Inc., as Volunteer of the Year.

Graves has been involved for a number of years in giving personal and professional support to the BIA. His firm has donated the design work for the BIA of Southern California's annual Industry Guide cover. And this year, his company donated the design art for the BIA's "Call an Expert" brochure.

Graves has been on the board of the Riverside/San Bernardino Sales and Marketing Council for three years and is currently serving as second vice president of its Board of Directors. Δ

## INLAND EMPIRE BUSINESS CALENDAR

July 8

The Secretary/Administrative Assistant is a dynamic program designed for office workers who want to take charge of themselves and maximize their career potential. The program will be held at M&M's Inland Empire office in the Mission Financial Center from 9 a.m.-4 p.m. For more information, call (909) 784-9430. Δ

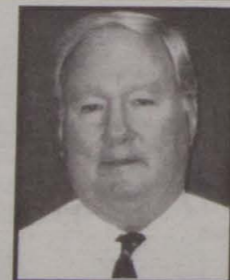
July 13

Alternate Methods of Dispute Resolution and Management will focus on employment disputes resulting in jury trials and look at Alternate Dispute Resolution (ADR). This program will be held at M&M's Inland Empire office in the Mission Financial Center from 8:30 a.m.-11 a.m. For more information, call (909) 784-9430. Δ

July 15

Using Malcolm Baldrige National Quality Award Criteria, a workshop that will show you how to use this criteria for assessment and improvement. It will be held at Ontario Airport Hilton from 9 a.m.-4 p.m. For more information, call (909) 784-9430. Δ

## Inland Empire Profile Samuel P. Crowe



Full Name: Samuel P. Crowe

Occupation: Attorney

**Short Biography:** Born Feb. 17, 1935 in Ashville, Alabama; graduated 1953 from Chaffey High School; graduated 1957 from UCLA; graduated 1960 from USC Law School; attorney from 1960 to present; city attorney for the city of Ontario from 1975 to present.

Hobbies: Traveling and fine dining

Best Aspect of the Inland Empire: Managed growth

Greatest Concern: Overall lack of managed growth

Last Book Read: Elizabethan Poetry

Favorite Sports: Track and field

Favorite Drink: Red wine

Favorite Restaurant: La Cheminee

Last Vacation Taken: To Canada

Residence: Ontario

# Inland Empire Business Chronicle

## Chambers of Commerce

## Happenings

### CORONA BUSINESS FESTIVAL

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Saturday, October 2, 1993

10:00 a.m. to 4:00 p.m.

Corona Civic Center

Food • Entertainment • Business Expo

Exhibit Space Available, Call (909) 737-3350

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## PALM DESERT CALIFORNIA

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Montclair Chamber of Commerce

## BUSINESS SHOWCASE

Thursday, September 23, 1993 • 4 - 6 p.m.

at the  
6th Annual Teacher's Reception  
at Doctor's Hospital of Montclair  
5000 San Bernardino Street

Exhibitors Tables: \$25/Chamber Members • \$35/Nonmembers  
For application call 624-4569

Upland Chamber of Commerce

## Second Annual Frank Abbott Golf Tournament

Wednesday, September 15, 1993

If you enjoyed last years wild and wacky golf tournament you won't want to miss this year's!!

Entrance Fee: \$95.00

(Includes Cart, Green Fees and Dinner)

Contact the Upland Chamber of Commerce at (909) 982-8816 for more information.

## REDLANDS CHAMBER OF COMMERCE & The Redlands Professional Firefighters Association Present ...

July 24

at the  
University of  
Redlands Quad

Free Admission

Come

Join the Fun!



## CHAMBER MORENO VALLEY CHAMBER OF COMMERCE

"Good Business Builds a Better Community"

The Moreno Valley Chamber of Commerce exists to Promote, Support, and Educate our Business Community.

<b>Committees:</b> Ambassadors Education Membership	<b>Products &amp; Services:</b> Referrals Community Maps Business Directory Networking SCORE Counseling	Publicity Merchants Economic Development Monthly Newsletter Economic Development Educational Seminars Shop MV Campaign Trade Show	<b>Governmental Affairs</b> Ways & Means Military Affairs <b>Chamber Office:</b> 22620 Golden Crest Dr., Ste. 110 Moreno Valley, CA 92553 <b>(714) 697-4404</b>
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## Loma Linda Chamber of Commerce

Invites you to take advantage of many benefits of Chamber membership such as:

- New Business Contacts through Networking at weekly Breakfast Club, Mixers, etc.
- Referrals
- Increased visibility through affordable advertising in our newsletter and sponsorship of our special events

For further information, call the Chamber office at (909) 799-2828.

25541 Barton Rd., Suite 4, Loma Linda, CA 92354

Please join us for the Palm Springs Chamber of Commerce

**JULY MIXER** July 15, 1993  
5:30 to 7:30 p.m.

in the Ballroom of the beautiful  
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1600 N. Indian Canyon Drive, Palm Springs

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Promote your business while mixing with the Palm Springs Business Community  
100 SIX-FOOT TABLES ONLY They are going fast!  
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## Greater Riverside Chambers of Commerce Business After Hours/Mixer

Hosted by the Riverside Pilots at the Ballpark

Tuesday July 13th

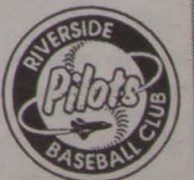
5:30-7:30 PM

1000 Blaine Street

Immediately following will be the Pilots vs.

San Bernardino Spirit game at 7:15 PM

For more information call (909) 683-7100





## Inland Empire Business Chronicle

Classifieds

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New Building Permits  
\$500,000 or Larger

NEW  
\$1,796,311

8 SFR 4@ \$235,618/ 1@ \$188,157/ 3@ \$221,894  
OWNER: Pacific Scene 1916 Orange Tree Ln 450 G Redlands  
CA 92374 PROJECT: 6561-6579 Sunbeam Dr, Riverside CA 04/19/93

NEW  
\$5,934,726

88,578 SF; ARCH: VALENTINER, OWNER: Smith's Food 8 Drug 1550  
S Redwood Rd Salt Lake City UT 84104 CONTRACTOR: Moorfield  
Constr Inc 1950 Sawelle Blvd Los Angeles CA 90025 (PROJECT: 4001  
Inglewood Ave Redondo Beach CA 04/26/93

NEW  
\$2,143,098

25 SFR 13@ \$93,870/ 7@ \$84,278/ 3@ \$72,367/ 1@ \$60,918/ 1@  
\$54,803 OWNER: Century Homes 1535 South D St #20 San Bernardino  
CA 92408 PROJECT: 10311-10440 Bel Air Dr, Beaumont CA 04/20/93

NEW  
\$2,711,043

17SFR 6 @ \$187,600/ 5@ \$155,859/ 4@ \$136,756/ 2-131,562 OWNER:  
Warrington Homes 3090 Pullman St Costa Mesa CA 92626  
PROJECT: 31986 32097 Via Salbo Temecula CA 04/21/93

NEW  
\$514,169

6 SFR: \$91,009/ \$21,894/ 2@ \$74,452/ \$97,984/ \$84,288 OWNER:  
Forecast Corp 1067- Civic Center Dr Cucamonga CA 91730 PROJECT:  
33290 44785 Calle Alamosa & 33298 & 33306 Calle Alfredo Temecula  
CA 04/22/93

NEW  
\$1,287,741

13 SFR: 6@ \$114,713/ 5@ \$91,707/ 2@ \$70,464 OWNER: Van Daele  
Development 2900 Adam St #C Riverside CA 92504 PROJECT: 6534-  
6654 Owl Ct Riverside CA 04/21/93

NEW  
\$692,327

6 SFR: \$126,242/ 2@ \$121,562/ \$115,488/ \$111,042/ \$96,431 OWNER:  
C S C Building 617 Poplar Orange CA 92668 PROJECT: 8005-8029  
Martindale Dr Riverside CA 34/19/93

NEW  
\$454,380

RESTAURANT & SERVICE STATION, Owner Pilot Corp 19955 Indian  
Ave N. Palm Springs, CA 92258 05/06/93

PLAN CK  
\$475,510

6,793 SF SENIOR CITIZEN MULTI PURPOSE ROOM; Arch: Roger  
Grulke, 1323 W. Colton, Redlands, CA 92373 Owner: City of Redlands  
PO Box 3005, Redlands, CA 92373 Project: 111 W Lugonia Ave.  
Redlands, CA 05/06/93

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Source: One Step Ahead

Telephone: (714) 725-0711

Fax: (714) 642-7610

## Inland Empire Business Chronicle

## INTERNATIONAL TRADE LEADS

330499 Depilatory products  
for women

33071 Shaving foam and gel  
for men

340111 Soap for toilet use, for  
babies and adults

Product Data: Quantity dependent on  
offer, seeking a wholesale, long term,  
regular supplier. U.S. Dollar value:  
retail prices must not exceed US \$10  
per unit. Purchase needed by: ASAP.  
Other information: Payment terms; let-  
ter of credit; shipping terms: CIF; is a  
service contract needed: NA; who is  
end user: the general public; what is  
end use: sale to the final consumer.

Response Data: Response language  
English. Best way to respond: FAX.  
From manufacturers only: No. Infor-  
mation desired from U.S. firm: a)  
range of products manufactured, dis-  
tributed, or represented; b) net export  
prices; c) pre-packed product quantities;  
d) order preparation and delivery peri-  
od; e) is the firm represented in Mercosur  
Countries (Argentina/Brazil/  
Uruguay/Paraguay).

Other Information: El Sena is inter-  
ested in a long term, regular supplier,  
to initiate in purchases immediately.  
Company Data: Type of business:  
importer, agent, distributor, wholesaler.  
Year established: 1978. Number of  
employees: between 50-249. Annual  
sales: over U.S. \$1,000,000. Member  
of business chambers: a) Paraguayan-  
French Chamber of Commerce b)  
Paraguayan-German Chamber of  
Commerce; c) Paraguayan Importers'  
Association. Bank names and address-  
es: Citibank, N.A., Casilla Postal 1174,  
Asuncion, Paraguay, FAX (595) (21)  
444820; Citicorp, 153 E. 53rd St., New  
York, Attn. Audrey Berg.

U.S. firms Represented: MEM Interna-  
tional Ltd., Northvale, NJ 07647, Attn.  
Louis Millan b) J. Bona Co., Inc., 110  
W. 40th St., New York.

Other Information: a) Type of com-  
pany: Private; b) Sales territory: Mercosur  
Countries (Argentina/Brazil/  
Uruguay/Paraguay); c) Number of  
sales agents/salespeople: 25; d) brief  
description of company and its main  
business activity: El Sena acts as  
importer/agent/distributor for major  
foreign (French/German/Italian/U.S.)  
manufacturers/suppliers of quality toi-  
letries, cosmetics, and fragrances.

Post Remarks: El Sena is a well  
known and respected local corporation.  
It regularly advertises its agencies in  
the local media. Post considers it a suit-  
able contact for U.S. suppliers.

Post Contact: Bschaerer. Approved

by: Leacosta

Contact: Roberto Chihan, Director

Phone: (595)(21) 495558

FAX: (595)(21) 448145

Please send a copy of your response  
to: Commercial Section (TOP), Amer-  
ican Embassy, Asuncion, Paraguay,  
APO AA 34036-0001.

39231 Synthetic Load Carriers  
and Boxes

Product Data: Detailed product  
description: Synthetic load carriers and  
boxes with a weight-bearing capacity  
of more than 500 kg to be used for the  
transporting motors and other kinds of  
machinery. Product specification/tech.  
data: Base (length x width) 800 x 1200  
MM or 1000 x 1200MM. Quantity: to  
be negotiated. U.S. dollar value: N/A.  
Purchase needed by: 1993, starting  
now. Other information: Products  
should comply with European and  
German Standards.

Response Data: Response language:  
English. Best way to respond: FAX.  
From manufacturer only: No. Infor-  
mation needed from U.S. firm: Company  
background data; Price list; Product.  
Primary Buying Factor: Distributor.  
Other information: Customers are the  
end-users.

Company Data: Type of Business:  
The Fraunhofer Institut is a scientific  
institute with several branch offices in  
different parts of Germany. They focus  
on applied sciences, consulting and  
research. Eighty percent of the budget  
is financed through orders from indus-  
tries. Year established: 1981. Number  
of employees: 160. Annual sales: DM  
27 million in Dortmund) Member of  
business chamber: NA. Bank name  
and address: N/A. U.S. Firms rep-  
resented: N/A. Other Information: N/A.

Post Remarks: Company is inter-  
ested in acting as a distributor of U.S. prod-  
ucts (load carriers and boxes of syn-  
thetic materials). Continuing relation-  
ship with American supplier is desired.

Post Contact: Hagen  
Contact: Mr. Dubiel, sales director,  
Fraunhofer Institut Fuer Materialfluss  
Und Logistik. Joseph-Von-Fraunhofer-  
Str. 2-4 D-W4600 Dortmund 50  
Phone: 011-49-231-97430

FAX: 011-49-231-9743-311  
Please send a copy of your response  
to: Commercial Section (FCS-TOP)  
American Embassy Office, Berlin,  
Germany, APO AE 09235.

96081 Pens

910111 Watches

420219 Leather Bags

Product Data: Detailed product

description: Agent, distributor and  
importer of office products including  
pens, watches, leather goods and lug-  
gages. Product Specifications/technical  
data: N/A. Quantity: Large. U.S.  
Dollar Value: N/A. Purchase needed  
by: ASAP. Other Information: Compa-  
ny interested in promotional products  
(such as gifts) intended for office use.  
Response Data: Response language:  
English or Italian. Best way to  
Respond: FAX or letter. From manu-  
facturers only: No. Information desired  
from U.S. firm: Illustrated catalogues or  
brochures, price lists. Primary Buying  
Factor: N/A

Company Data: Type of Business:  
Agent, distributor, importer. Year  
established: 1962. Number of employ-  
ees: 7. Annual sales: 1992: 2 billion  
lire (U.S. dollars equals 1.650). Mem-  
ber of business chamber: UNK. Bank  
name and address: Banca Popolare  
Novara Ag. 7, Viale Europe 115 Rome.  
U.S. firms represented: N/A. Other  
Information: Firm sells throughout  
Italy. It represents the Italian compa-  
nies Pelletterie di Rome and Oggetti  
Promozionali di Milan.

Post Remarks: The company is par-  
ticularly interested in acting as a repre-  
sentative and distributor of promotion-  
al and complimentary office products.  
Post Contact: Mr. Andrea Bianchi,  
Carteurope Sas di Mura Angela, Viale  
Europa 96-98, 00144 Rome, Italy  
Phone: 39/6/5919620

FAX: 39/6/5914560  
Please send a copy of your response to:  
Commercial Section (FCS-TOP),  
American Embassy, Rome, Italy, PSC  
59, APO AE 09624.

392113 Extruded  
Polyurethane Wall Moldings

Product Data: Detailed Product  
Description: Extruded Polyurethane  
wall moldings, doors, and windows.  
Product specifications/technical data:  
N/A. Quantity: N/A. U.S. Dollar  
Value: N/A. Purchase Needed By:  
N/A. Other Information: N/A.

Response Data: Response Language:  
Spanish. Best Way to Respond: FAX.  
From Manufacturers Only: No. Infor-  
mation desired from U.S. firm: Tech-  
nological capabilities. Primary buying  
factor: N/A. Other information: N/A.

Company Data: Type of business:  
Carsal is seeking contact with U.S.  
firms that have the technology for  
manufacturing extruded polyurethane  
wall moldings for use in homes and  
offices that could be used to make  
complete door frames. They are inter-  
ested in a joint venture. Carsal is a  
small (30 employees) manufacturer of  
wooden lacquered doors in the Basque  
country of Spain. Year established:  
1977. Number of Employees: 30.  
Annual sales: USD 5 million. Member  
of business chamber: Pamplona. Bank  
name and address: N/A. Other infor-  
mation: N/A

Post contact: Rgriffin  
Contact: Mr. Juan Antonio Saldise,  
Manager, Industrias Carsal, SA, Crta.  
Pamplona-Victoria, KM 22, 31868  
Echarren-Araquil (Navarra)  
Phone: 348/500276

FAX: 348/500932  
Please send a copy of your response  
to: Commercial Officer (TOP) Ameri-  
can Consulate General, Barcelona,

International Trade Network  
Provides Import/Export  
Assistance

The International Trade Network  
met last month at the Shilo Hill-  
top in Pomona to discuss differ-  
ent ways American businesses could  
get their feet wet in international mar-  
kets.

Frits Rosenfeldt, who formed ITN,  
addressed the audience on ways in  
which ITN can help businesses who  
are looking to start business in interna-  
tional trade.

The lecture covered topics includ-  
ing; how to help getting started in  
international trade, how a company can  
deal with government rules and regula-

tions, international banking, exchanges  
and referrals and how to find needed  
services or products for fellow mem-  
bers.

The goods being shipped for import  
and export ranged from computers and  
heavy construction equipment to diesel  
engines and stuffed animals.

ITN's membership has more than  
doubled in the two months since its  
inception. ITN meets every second  
Saturday of the month at 8:30 a.m. at  
the Shilo Hilltop in Pomona. For more  
information call Rosenfeldt at (909)  
983-8902. Δ

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## Inland Empire Business Chronicle

## BANKRUPTCIES

Terry E. Rossman, tdba Uncle Ron's Plumbing, 39780 Gibbel Road, Hemet; debts: \$240,620, assets: \$63,874; Chapter 7.

Frank W. Russell, fdba Designs of Terry, 39780 Gibbel Road, Hemet; debts: \$240,620, assets: \$123,550; Chapter 7.

Dennis Turley, Karen Lee Turley, dba Turley Electric, 3302 Washington St., San Bernardino; debts: \$212,662, assets: \$204,000; Chapter 7.

Juanita Wilson, faw Alpha Connection Group Home, Inc., 20048 Shoshone, Apple Valley; debts: \$205,603, assets: \$131,600; Chapter 7.

Thomas S. Wisniewski, fdba Green Thumb Gardening, 8442 Frankfort, Fontana; debts: \$212,217, assets: \$120,415; Chapter 7.

Wood Country, Inc., dba, Wood Gallery, 12463 Mariposa Road, Victorville, debts \$622,945 assets: \$445,000; Chapter 11.

Charles Ray Johnson, aka Charles R. Johnson, faw Inconen Corporation, a California Corporation, Joniva Corporation, a California Corporation, dba Furs by Don Woolt, tdba Charles Johnson dba Furs by Don Woolt, a Sole Proprietorship, 53 Pebble Beach Drive,

Rancho Mirage; debts: \$883,582, assets: \$453,010; Chapter 7.

David Guy Joseph, aka Guy Joseph, Allie Joseph, Joseph Construction Group, 34105 Stage Road, Temecula, debts: \$652,719, assets: \$909,489, Chapter 7.

Certified Tank Manufacturing Inc., 1344 South Bon View Avenue, Ontario; debts: \$3,618,627, assets: \$712,839; Chapter 11.

Ronald L. Charlton, aka Tito Luv, Cathrine Charlton, fdba Main Performance Magazine USA (a Sole Proprietorship), 5261 Bardell Ave., Riverside; debts: \$438,025, assets: \$235,070; Chapter 7.

Jadomank Coomar, Shamratic Coomar, dba Pam's Cleaning Service, 10403 Gala Avenue, Alta Loma; debts: \$284,719, assets: \$310,270; Chapter 7.

Herbert H. Dearth, Sharon R. Dearth, dba Dearth Machine & Marine, fdba Performance Plaza Auto Parts, Doc's Muffler Service, 11415 Splendor Way, Moreno Valley; debts: \$1,001,650, assets: \$232,000; Chapter 7.

Walterio E. Fulps, aka Walter E. Fulps, Debra A. Fulps, faw Fulps Enterprises, fdba Boll Weevil, 2541 Villafranca Ave., Riverside; debts: \$410,575, assets: \$375,319; Chapter

7. James Dee Gilpin, Marleen Ann Gilpin, fdba Bignell Golf Cars, 29976 Fort Cady Road, Newberry Springs; debts \$314,894, assets: \$180,550; chapter 7.

Richard Dean Grant, aka Dick Grant Marianne (NMI) Grant, fdba Dick's LLL Bar Supply, 1630 N. Euclid Ave., Upland; debts \$250,382, assets: \$291,050; Chapter 7.

Terrance Lee La Valle, Terry Sue La Valle, dba Certified Auto Care, 6799 Inyo Place, Alta Loma; debts: \$432,097, assets: \$221,840; Chapter 7.

Evan R. Mathews, Vicki L. Mathews, fdba Mathews Trucking, 4088 Maple St., Chino; debts: \$202,925, assets: \$232,925; Chapter 7.

Ranger One Security, Inc., 352 Sheridan #117, Corona; debts: \$233,605, assets: \$43,826; Chapter 7. James Robert Smith, Patricia Moraglia Smith, fdba TeePee Tile Co.-no longer in business as of June, 1992, 10703 Eighth Ave., Hesperia; debts: \$314,040, assets: \$158,300; Chapter 7.

Thomas Palms 90, Ltd. Ptnshp., 31816 Robert Road, Thousand Palms; debts: \$836,843, assets: \$1,566,100; Chapter 11. Manuel Anthony Gonzales, Elizabeth Wottring Gonzales, aka Elizabeth Wottring dba GMA Professional & Business Insurance Services, 6816 Barkwood Road, Riverside; debts: \$204,3184, assets: \$18,500; Chapter 7.

An Ngoc Ho Automotive, 9245 Big Meadow Road, Pedley; debts: \$222,384, assets: \$165,360; Chapter 7.

Samuel H. Johnson, dba Samuel Auto Works, 1582 West 16th St., San Bernardino; debts: \$500,015, assets: \$226,625; Chapter 11.

Francis Edward MacDonald D.D.S., faw California Service Group Inc., dba California Dental Group, faw CDG Financial Services, Inc., 11725 Vista De Cerros Drive, Moreno Valley; debts: \$648,196, assets: \$387,425; Chapter 11.

Apolonio Peter Padilla, Gloria Chavez Padilla, dba Padilla Maintenance, 13033 Chukar Court, Chino; debts: \$242,460, assets: \$223,621; Chapter 7.

Paintit, a California Corporation, 39861 Teal Drive, Murrieta; debts: \$1,332,799, assets: \$107,076; Chapter 7.

R & H Properties, Rollnick, Harkey & Partners, 34207 Coast Highway, Suite 100, Dana Point; debts: \$445,900, assets: \$4,162,235; Chapter 11.

Walter Albert Stuetz, fdba A. Albert Allen Fine Art Gallery, 37656 Bankside Dr., Cathedral City; debts: \$256,667, assets: \$116,820; Chapter 7.

Helen Betty Szaniszio, aka Helen Betty Howe, Back to the Quarterhouse, 41341 Dixon St., Hemet; debts: \$645,233, assets: \$523,200; Chapter 7.

Wayne Clifford Timm, aka Wayne C. Timm, Ada Carolene Timm, aka A. Carolene Timm, Carolene Timm, dba ANI/Unicorn Drapery, 2180 Reservoir, Norco; debts: \$439,489, assets: \$18,245; Chapter 7.

Anne Louise Unmacht, fka Anne Louise Reardon, faw Amberwood, Inc., dba West Coast Amberwood, 1849 Cindy Circle, Corona; debts: \$115,316, assets: \$352,650; Chapter 7.

Max Leonard Alonso III, Diane Eleanor Alonso, faw BAC Properties, a California Partnership, ABC Properties, A California Partnership, 4040 E. Piedmont, #339, Highland; debts: \$1,242,749, assets: \$79,732; Chapter 7.

Big America Inc., 84-096 Indio Springs Drive, Indio; debts: \$4,134,384, assets: \$4,530,962; Chapter 11.

John M. Borges, Diane M. Borges, dba John Borges Dairy, 13580 Cloverdale Road, Corona; debts: \$1,319,484, assets: \$1,543,330; Chapter 12.

Brenton Lee Carniello, dba B.C. Landscaping, a Sole Proprietorship, 7775 Leucite Avenue, Rancho Cucamonga; debts: \$165,218 assets: \$238,350; Chapter 13.

Sallie Jane Edmonds Glaser, dba PS Servicing, faw Academy Escrow East, Inc. 9305 B Mesa Verde, Montclair; debts: \$324,763, assets: \$119,810; Chapter 7.

David Allen Albietz, Christine Marie Alietz, fdba Round Table Pizza of Sunnymead, 10877 Morning Ridge Drive, Moreno Valley; debts: \$306,156, assets: \$284,030; Chapter 7.

Thomas Balli, aka Tom Balli, Thomas Leo Balli, Sandra Balli, aka Sandi Balli, Sandra Lea Balli, Sandi Wooley, 3100 Sonoma Road, Palm Springs; debts: \$537,562, assets: \$284,334; Chapter 7.

## Inland Empire Business Chronicle

## NOTICES OF DEFAULT &amp; TRUSTEE SALES

## Notices of Default

• Quad—2176 N. McKinley St., San Bernardino, CA Assessed 1991: \$20,000 Land Value: \$20,000 Loan Date: 3/8/88

Delinquent Date: 12/15/92 Delinquent Amt.: \$6,594 Owner: Joe Mendoza, 710 N. Archibald #B, Ontario, CA 91764

Trustee: Coast Federal Services, 18010 Chatsworth St., Granada Hills, CA 91344 AP #285-501-02-000

• Quad—896 N. H St., San Bernardino, CA 92410 Assessed 1991: \$15,300 Land Value: \$15,300 Transfer Value: \$54,000P

Loan Date: 6/9/88 Loan Amt.: \$122,120 Delinquent Date: 10/1/92 Delinquent Amt.: \$8,167 Owner: Lujan, Salvador, 12387 Ramona Ave., Chino, CA 91710

Trustee: T.D. Service Co., 3100 Oak Rd., #300, Walnut Creek, CA 94596 AP #140-191-14-000

• Quad—379 W. Shamrock St., Rialto, CA 92376 Assessed 1991: \$41,616 Land Value: \$41,616 Loan Date: 2/26/90

Loan Amt.: \$164,800 Delinquent Date: 11/1/92 Delinquent Amt.: \$7,006 Owner: Medina, Jesus E. Trustee: Standard T. D. Service, P.O. Box 5070, Concord, CA 94524 AP #127-351-38-000

• Quad—1552 N. Hope Ave., Ontario, CA 91764 Assessed 1991: \$83,265 Land Value: \$83,265 Loan Date: 1/12/90

Delinquent Date: 10/15/92 Delinquent Amt.: \$7,629 Owner: Carreon, Arnold M., 1332 Princeton Dr., Walnut, CA 91789

Trustee: California Reconveyance Co., P.O. Box 6200, Northridge, CA 91328 AP#: 1047-201-12-000

• Quad—1334 N. Parkside Dr., Ontario, CA 91764 Assessed 1991: \$38,056

Land Value: \$38,056 Transfer Value: \$245,000F Loan Date: 9/13/90 Loan Amt.: \$196,000 Delinquent Date: 10/1/92 Delinquent Amt.: \$10,881

Owner: Alfaro, Albert L., 3710 Castle Rock Rd., Diamond Bar, CA 91765 Trustee: Robert E. Weiss Inc., P.O. Box 3269, Covina, CA 91722 AP# 1047-441-16-000

• Quad—20970 Pahute Rd., Apple Valley, CA 92308 Assessed 1991: \$28,000 Land Value: \$28,000 Loan Date: 1/18/91

Delinquent Date: 11/1/92 Delinquent Amt.: \$4,959 Owner: Yepez, Anita Farias, 27907 Thornton Ct., Hayward, CA 94544 Trustee: California Reconveyance Co., P.O. Box 6200, Northridge, CA 91328 AP#: 445-201-10-000

• Multi Plex—1129 E. Central Ave., Redlands, CA 92374 Assessed 1991: \$81,183 Land Value: \$81,183 Transfer Value: \$174,000P

Loan Date: 1/26/88 Loan Amt.: \$175,000 Delinquent Date: 9/25/92 Delinquent Amt.: \$218,026

Owner: Central Park Redlands Partners, 4010 Orange Ave., Long Beach, CA 90807 Trustee: Richard C. Brizendine, 5375 E. 2nd St., Long Beach, CA 90803 AP #170-201-29-000

• Multi Plex—7155 Victoria Ave., Highland, CA 92346 Assessed 1991: \$18,837 Land Value: \$18,837 Loan Date: 10/23/79

Loan Amt.: \$34,850 Delinquent Date: 10/1/92 Delinquent Amt.: \$2,797

Owner: Vanaken, Clarence E. Jr, P.O. Box 909, Paonia, CO 81428 Trustee: TD Service Company, 3100 Oak Rd. #300, Walnut Creek, CA 94596 AP# 286-191-26-000

• Triplex—16688 Sequoia Ave., Hesperia, CA 92345 Assessed 1991: \$44,571

Land Value: \$44,571 Transfer Value: \$109,750F Loan Date: 10/28/88 Loan Amt.: \$105,600 Delinquent Date: 10/10/92 Delinquent Amt.: \$5,779

Owner: Licon, Hector H., 3155 Hermar Ct., Altadena, CA 91001 Trustee: Serrano Reconveyance Company, 4900 Rivergrade Rd., #2870, Irwindale, CA 91706 AP# 415-051-12-000

• Quad—890 N. Campus Ave., Upland, CA 91786 Assessed 1991: \$50,677 Land Value: \$50,677 Transfer Value: \$239,500

Loan Date: 9/15/89 Loan Amt.: \$57,000 Minimum Bid: \$59,578 Sale Date: 3/25/93 Owner: Dapkewicz, John S., 124 Coral Way, Upland, CA 91786

Trustee: Serrano Reconveyance Co., 4900 Rivergrade Rd., Irwindale, CA 91706 AP#: 1046-102-08-000

• Service Station—1194 E. Holt Blvd., Ontario, CA 91761 Assessed 1991: \$528,481 Land Value: \$528,481

Loan Date: 8/6/91 Minimum Bid: \$1,384,636 Sale Date: 3/9/93 Owner: White's Black Gold Oil Co., P.O. Box 3757, Ontario, CA 91761

Trustee: Consolidated Reconveyance Co., 21031 Ventura Blvd., Woodland Hills, CA 91364 AP#: 1049-141-24-000

• Retail—14377 Main St., Hesperia, CA 92345 Assessed 1991: \$81,713 Land Value: \$81,713 Transfer Value: \$155,000F

Loan Date: 8/16/88 Loan Amt.: \$23,729 Minimum Bid: \$25,868 Sale Date: 3/11/93 Owner: Smedley, David P., 7826 Cottonwood Ave., Hesperia 92345 Trustee: Summit Foreclosure, 16925 E. Carnegie Drive, San Bernardino, CA 92345

AP# 405-215-32-000 Sale Date: 04/01/93

• Service Station—9142 Citrus Ave., Fontana, CA 92335 Assessed 1991: \$120,000 Land Value: \$120,000 Transfer Value: \$235,000F

Loan Date: 8/6/91 Minimum Bid: \$1,384,636 Sale Date: 3/11/93

Owner: Amerix Oil Company, 1194 E. Holt Blvd., Ontario, CA 91761 Trustee: Consolidated Reconveyance Co., 21031 Ventura Blvd., Woodland Hills, CA 91364 AP#: 233-142-10-000

• General Office—582 W. Valley Blvd., Colton, CA 92324 Assessed 1991: \$49,279 Land Value: \$49,279

Loan Date: 11/17/87 Loan Amt.: \$350,000 Minimum Bid: \$387,179 Sale Date: 4/15/93

Owner: Smith, Joe E., 707 Rocky Loop, Crestline, CA 92325 Trustee: Provident Financial Corp., 6666 Brockton St., CA 92506 AP#: 162-132-08-000

• Service Station—1194 E. Holt Blvd., Ontario, CA 91761 Assessed 1991: \$528,481 Land Value: \$528,481

Loan Date: 8/6/91 Minimum Bid: \$1,384,636 Sale Date: 3/9/93

Owner: White's Black Gold Oil Co., P.O. Box 3757, Ontario, CA 91761 Trustee: Consolidated Reconveyance Co., 21031 Ventura Blvd., Woodland Hills, CA 91364 AP#: 1049-141-24-000

• Retail—14377 Main St., Hesperia, CA 92345 Assessed 1991: \$81,713 Land Value: \$81,713

Transfer Value: \$155,000F Loan Date: 8/16/88 Loan Amt.: \$23,729 Minimum Bid: \$25,868 Sale Date: 3/11/93

Owner: Smedley, David P., 7826 Cottonwood Ave., Hesperia 92345 Trustee: Summit Foreclosure, 16925 E. Carnegie Drive, San Bernardino, CA 92345

• Agricultural—Situs Unknown Riverside County Assessed 1991: \$2,571,622 Land Value: \$2,564,450

Bldg Value: \$7,172 Loan Date: 07/31/90 Loan Amount: \$1,000,000 Minimum Bid: \$2,021,679 Sale Date: 03/24/93

Owner: VSL Enterprises Inc., 5225 Canyon Crest Dr. #357, Riverside, CA 92507 Trustee: Ress Financial Corp. 1800 N Broadway #100 Santa Ana, CA 92706 AP #309-070-003

• Agricultural—Situs Unknown Riverside County Assessed 1991: \$100,000 Land Value: \$100,000F

Transfer Value: \$100,000F Loan Date: 08/31/90 Loan Amount: \$75,000 Minimum Bid: \$82,638 Sale Date: 03/31/93

Owner: Rudolph Steiner 21545 Palomar St., Wildomar, CA 92395 Trustee: Quality Trustee Service, 3658 N. Ventura Ave. Ventura, CA 93002 AP#580-340-012

Trustee Sales

• Agricultural—Unknown Riverside County Assessed 1991: \$1,084,185 Land Value: \$676,085

Bldg Value: \$408,100 Loan Date: 01/15/92 Minimum Bid: \$723,004

Trustee: Quality Trustee Service, 3658 N. Ventura Ave. Ventura, CA 93002 AP#580-340-012

Trustee: Quality Trustee Service, 3658 N. Ventura Ave. Ventura, CA 93002 AP#580-340-012

Trustee: Quality Trustee Service, 3658 N. Ventura Ave. Ventura, CA 93002 AP#580-340-012

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**A & T Management Co.**, 891 W. Foothill Blvd., Rialto 92376, Wasif Atta  
**A I S (Advanced Integrated Systems)**, 21516 Palm Ave., Grand Terrace 92324, William Coleman  
**A Tech P T & Rehab Equipment**, 38939 Lewis Ct., Beaumont 92223-4246, Bruce Adams  
**Academy Mortgage**, 9647 Sierra

Ave., Fontana 92335, Virginia Jimenez  
**Action Realty Assoc.**, 29673 Pebble Beach Dr., Sun City 92586-5130, Esther Rusch  
**Acts Communications**, 280 N. Benson Ave., Ste. 5, Upland 91786-5652, Richard Innes  
**Advanced Construction**, 47120 Monte Vista Dr., Big Bear City 92314, Michael Saderup  
**Advanced Real Estate Advertising**, 975 W. Etiwanda Ave., Rialto

92376, Philip Tilden  
**Advanced Tech Computers**, 1230 E. Washington St., Apt. 8, Colton 92324-6439, J. S. Advanced Corp.  
**Aegis Environmental**, 8357 Sultana Ave., #5, Fontana 92335-3238, Michael Alzman  
**Aim Hi Therapy Center**, 6848 Magnolia Ave., Riverside 92506-2836, Orthopaedic Medical Group  
**Airport Business Plaza**, 114 & 118 Airport Drive, San Bernardino 92408, Boyce Jones

**Allie Kat Communications**, 6980 Indiana Ave., Riverside 92506, Allison Decker  
**American Dream Realty Services**, 20880 La Kendge Drive, Perris 92570, Pauline Hardgrave  
**American Eagle Mortgage**, 1426 W. 6th St., Ste. 109, Corona 91720, Terence Ahlgren  
**American Equity Finance Co.**, 916 N. Mountain Ave., #B3, Upland 91786-3658, Mohamed Sabry  
**American National Computer Supplies**, 14031 Lemon Ave., #D129, Alta Loma 91737, Tal Winge Weatherspoon

**American Relocation Properties**, 22441 de Berry St., #41D, Grand Terrace 92324-5420, Burrado Mortgage Inc.  
**Analyt Publishing**, 8834 Lilford Ave., Hesperia 92345, Diana Francis  
**Arrow Graphics Computers Services**, 396 Angela Way, San Jacinto 92583-3352, Arthur Sheppard

**Associated Media**, 777 E. Tahquitz Way, #54, Palm Springs 92262-6784, Ananda Ruttcoff  
**Association Business Management Co.**, 13560 Collie Ct., Moreno Valley 92555, Michael Geller

**B M S Computers**, 15370 Cholame Rd., Victorville 92392-2428, L. Byram Bates  
**Backeye Construction Co.**, 7241 Whiskey Creek Cir., Corona 91719, Timothy Grafstrom  
**Ball Publishing**, 32610 Avenue E, Yucaipa 92399, Marian Ball  
**Bassin Technology**, 29911 Mira Loma Dr., #53, Temecula 92592, Robert Petroff

**Behavioral Health Resources**, 3752 Elizabeth St., Riverside 92506, Robert B. Summerour, M.D.  
**Big Wolf Builders**, 29102 Lakebrooke, Cedar Glen 94321, Anthony Cuesta  
**Bokay Travel Service**, 1303 W. 6th St., #101, Corona 91720-3196, Robert Tangeman  
**Bourne Realty**, 1105 Hamner Ave., Norco 91760, Bourne Development Inc.

**Brewer and Assoc. Real Estate and Fi**, 202 N. Riverside Ave., Ste. H, Rialto 92376-5964, Clinton Brewer  
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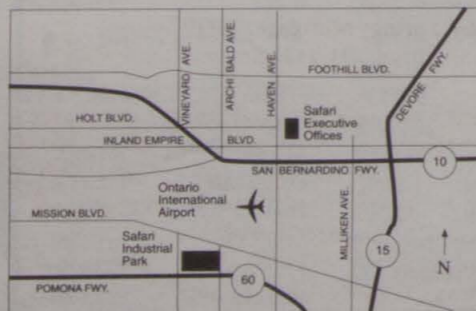
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**Bulldog Attorney Services**, 15000 7th St., #202, Victorville 92392-3852, Ralph de Gutis  
**Business Network Communications**, 3870 La Sierra Ave., #407, Riverside 92505, Linda Bryan  
**C & J M Industries**, 13166 Cozzens Ave., Chino 91710, James Mc Alpin  
**C P Construction**, 1125 W. Princeton St., Apt. 13, Ontario 91762-1776, Shean Phillipson

**Calif. Fines Cellular of Palm Springs**, 170 E. Andreas Rd., Palm Springs 92262-5502, Pinchas Elalouf  
**California Action Builders**, 3036 Mumford Ave., Riverside 92503, Mark Jeffries

**California Asset Management**, 2550 Thunder Mountain Rd., Upland 91786-1189, Michael Polley  
**California Construction Management**, 42946 El Domino Pl., Temecula 92592, Christopher Caluya  
**California Sunset Construction**, 14731 Rivers Edge, Helendale 92342, Roy Peterson

**Career Opportunities**, 1136 W. Linden St., Apt. 101, Riverside 92507-3818, Simon Yoon  
**Castor Computers**, 66671 Casa Grande, Desert Hot Springs 92240, Frank Castorani  
**Cellnet Communications**, 1701 E. D St., Apt. 1310, Ontario 91764, Luis Gutierrez

**Chow Environmental & Educational**, 986 Bennington Cir., Corona 91720, Patti Chou  
**Citi Lites Mortgage & Realty Service**, 9007 Arrow Route, #210, Rancho Cucamonga 91730-4400, Citi Lites Mortgage Inc.

**Commercial Realty Advisors**, 3535 Inland Empire Blvd., Ontario 91764-4908, James Panting  
**Creative Imagery Publications**, 29011 Old Wrangler Rd., Canyon Lake 92587, Shawn Frederick  
**D P S Construction Co.**, 9637 Apricot St., Alta Loma 91701, Donald Sheldahl

**Daval Communications**, 13824 Magnolia Ave., Chino 91710-7027, Al Amaya  
**Daval Communications Group**, 13824 Magnolia Ave., Chino 91710, Belinda Pastran  
**Desert Empire Realty**, 12380 Palm Dr., #B, Desert Hot Springs 92240, N & G Construction Co. Inc.  
**Designer Travel Services**, 24240 Bay Ave., Moreno Valley 92553-3304, Sondra Wells

**Dreyfus Business Printing**, 4200 Chino Ave., Pkwy. Chino 91710-4938, Roybn Mancell  
**Dylan Mortgage & Realty**, 41415 Calle Pino, Murrieta 92562, Pinealla Management Corp.

**Dynamic Physical Therapy Assoc.**, 27699 Jefferson Ave., Ste. 203, Temecula 92590-2696, Sebastian Cerda, R P T  
**Dynasty Communication Network**, 1282 Coral Tree Rd., Colton 92324, Dellonzo Mc Adory  
**Eagle Const. Co & Sons**, 12646 Ruiz Rd., Banning 92220-2945, Norman Ruiz

**Enciso Realty**, 4795 Holt Blvd., #105, Montclair 91763, Juan Enciso  
**Environmental Systems Engineering**, 4905 Mariposa Dr., San Bernardino 92404, Miguel Gasca  
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**Fierro Construction**, 3124 Lemon St., Riverside 92501, Luis Fierro  
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**Foundation For Computer Understanding**, 1101 California St., Ste. 100, Corona 91719, John Avalos  
**French Construction**, 2097 E. Washington St., #1E-308, Colton 92324, Eric French  
**Gabriel Communications**, 16223 Blossom Time Ct., Riverside 92503, Steven Rode

**Global Communications** 10730 Church St., Apt. 11, Rancho Cucamonga 91730, Sid Reisner  
**Global Telecommunications**, 1084 Woodlawn Ave., San Bernardino 92407, Jim Davari  
**Golden Land Real Estate**, 22230 Ottawa Rd., Apple Valley 92308-6538, Louis Vieira

**Golden Springs Mortgage**, 13819 Foothill Blvd., #J-218, Fontana 92335-2942, Maria Gonzalez  
**H & H Computers and Electronics**, 2351 Victoria St., San Bernardino 92410-1150, James Henderson  
**High-Line Mortgage**, 3800 N. Orange St., Riverside 92501-3631, Pigeon Blanche  
**Highway One Real Estate Services**, 1400 W. Edgehill Rd., Apt. 41, San Bernardino 92405, Richard Seeger

**Inland Construction Services**, 10078a Arrow Route, Rancho Cucamonga 91730, John Andrade  
**Int'l Communications Brokers**, 1264 S. Waterman Ave., San Bernardino 92408-2842, Gregory

Evans  
**Integrity Environmental**, 6557 Fillmore St., Chino 91710-2876, James Kordell  
**J D Construction**, 10596 Gramercy Pl., Riverside 92505, James Dickinson

**J D Hilbe & Co.**, 3633 Inland Empire Blvd., #280, Ontario 91764, No Load Institute  
**J N L Construction**, 33355 Lykins Lane, Winchester 92596, Julie Lowe  
**Jim Bett Publishing**, 403 W. Latham Ave., Hemet 92543-4017, James Rhoads

**Jo Joe Construction**, 998 Stonehenge Cir., Corona 91719, Gary Clesceri  
**Liberty Graphics & Design**, 4391 Linwood Pl., Riverside 92506-1704, David Alexander  
**Logos Communications**, 25772 Casa Fantastico Dr., Moreno Valley 92553-7058, Douglas Malousis  
**Main Street Medical Center**, 18031 Highway 18, Apple Valley 92307, Michael D. Gorman, M.D.

**Moreno Valley Realty**, 12246 Heacock St., Moreno Valley 92557, Beneficial Enterprises Inc.  
**Murray Mortgage**, 22700 Alessandro Blvd., Ste. G, Moreno Valley 92553-8560, Robert Murray Investments  
**Neil Michael Construction Co.**, 24831 Oxley Ct., Murrieta 92562, Grant Hamel

**Nelly Daniel Independent Distrib.**, 1856 Buckeye Ct., Highland 92346-4613, Nelly Daniel  
**Next Realty**, 25497 Steffy Cir., Moreno Valley, 92553, Ju Lee  
**P & I Construction and Mfg.**, 1344 E. 6th St., #107, Corona,

91719-1700, Michael Patton  
**P A N Environmental Services**, 14388 Santa Ana Ave., Fontana 92335-7136, M R R Construction Service

**Parkinson Construction**, 28067 Westshore, Lake Arrowhead 92352, Robert Parkinson  
**Peerless Environmental Products**, 7124 Avenida Leon, Alta Loma 91701, Thomas Campbell  
**Phoenix Construction Services**, 11651 Sterling Ave., Ste. F, Riverside 92503, Rosario Girard  
**Prime Construction Services**, 21 Beattle Lane, Redlands 92374, Sieg Weber

**Quackenbush Realty**, 15959 Heatherdale Rd., Victorville 92392, Quackenbush Realty Inc.  
**Rancho Graphics**, 28410 Front St., #112B, Temecula 92590, Geudiel Alatrata  
**Real Estate Etcetera**, 23723 Rocky Dell Drive, Crestline 92325, Donnal Foley

**Real Estate Loan Center, The**, 12987 Central Ave., Chino 91710, Harry Krueger  
**Real Estate Marketing Systems**, 8920 Vernon Ave., Ste. 134, Montclair 91763, Robert Hartman  
**Real Estate Loan Center, The**, 1520 W. 6th St., #101, Corona 91720, Harry Krueger  
**Realty World Mountain Resorts Lake**, 292 State Hwy., 173 Lake Arrowhead 92352, John Decker  
**Redlands Construction & Door Co.**, 12397 Bryant St., Yucaipa 92399, Guy Gerber  
**Repo Realty**, 8048 Summerplace St., Fontana 92336, Giuseppe Fusco

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**S J P Real Estate and Financial**, 9353 A Eight St., Rancho Cucamonga 91730, Steven Prihisztal  
**San II Publications**, 16258 Skywood Ct., Moreno Valley 92553, Regina Scott

**Southern Calif. Mortgage Co.**, 11681 Sterling Ave., Ste. I, Riverside 92503-4972, Leo Luke  
**Southland Mortgage Co.**, 155 E. 'C' St., #A, Upland 91786, Pennies To Millions Inc.  
**Syncon Graphics**, 10145 Tradepost Rd., Lucerne Valley 92356, Gregory Louter  
**Team Real Estate**, 14215 Quinnault Rd., Apple Valley 92307, Carl Barnum

**Tequesquite Avenue Building**, 4260 Tequesquite Ave., Riverside 92501-4016, George Arzoo  
**Thor Construction Services**, 1812 Mentone Blvd., Mentone 92359, Dean Tharaldson  
**Threshold Technologies**, 2161 E. Avion Ave., Ontario 91761-7770, Douglas Jacobson  
**Tindel Construction**, 26489 Ynez Rd., #C106, Temecula 92591, Steven Tindel

**Tony Communication Service**, 421 Wellesley Dr., #201, Corona 91719, Tadahiko Taniguchi  
**Trauma Center Service Program**, 23921 Lakeview Drive, Crestline 92325, Ollie Bayliss  
**Travel Marketing Systems Co.**, 10757 Lemon Ave., Alta Loma 91737, David Diewett  
**Travelodge**, 1201 W. Florida Ave., Hemet 92543, Stuart Chang  
**Tri Valley Construction**, 22186 Standing Rock Ave., Apple Valley 92307-4046, John Griffin

**Trumpet Paging**, 3824 University Ave., #210, Riverside 92501, Timothy Williams  
**Tyson Construction**, 2174 Bluejay Ln., Corona 91719, Dennis Tyson  
**U B S Printing Group**, 2420 Railroad St., Corona 91720-5418  
**United Calif. Business & Estate Plan**, 5041 Lamart Dr., Ste. 120, Riverside 92507-5933, M M C West Insurance Serv.

**Utility Constructors**, 19345 N. Indian #J, North Palm Springs 92258, Jim Barmore  
**Victor Valley/Hesperia Cellular**, 16455 Main St., Ste. 5, Hesperia 92345, Cary Walker  
**Vigilance Communications**, 5109 Aspen Dr., Montclair 91763, John Jesus  
**Vista Point Realty**, 17755 Vista Point, Victorville 92392, Loreita Malonza

**Visual Arts Professional Permanent**, 360 E. 7th St., #M Upland 91786, Diane Escalante  
**W. B Productions**, 29500 Mira Loma Dr., Apt. P204, Temecula 92592, Karen Bowen  
**Weston Energy**, 6456 N. Brenda Ln., San Bernardino 92407-4040, Larry Whittaker

**Wholesale Mortgage Brokers of S/Cal**, 869 E. Foothill Blvd., Upland 91786, Bill Campbell  
**Wikham Thoroughbreds**, 41380 Polly Butte Rd., Hemet 92544, Grace Wickham  
**Whizz Print** 4651 Holt Blvd., # I, Montclair 91763-4730, Sterling Bryson

**Worldview Travel System**, 2045 California St., #107, Corona 91719, Mariann Selph  
**Yucca Valley Building Maint.**, 7762 Shawnee Trl., Yucca Valley 92284, Edward Kennedy  
**Yucca Valley Building Maint.**, 7762 Shawnee Trl., Yucca Valley 92284, Jerry Day

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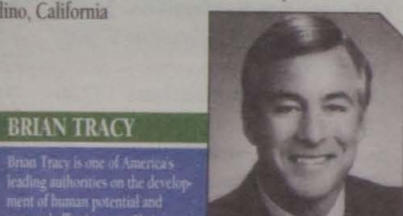
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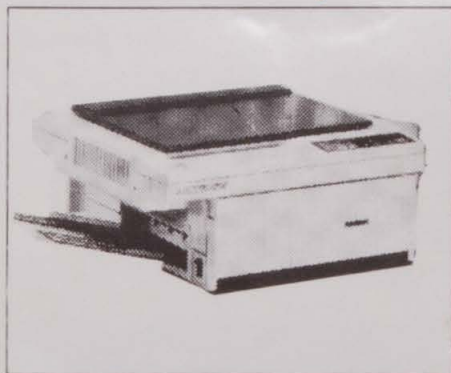


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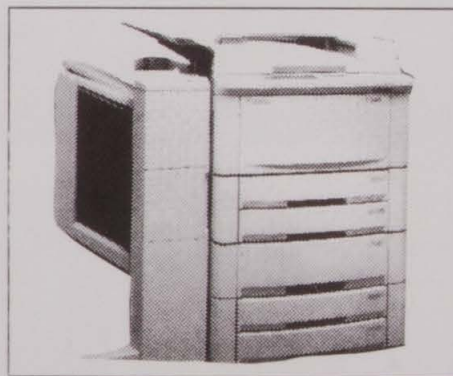
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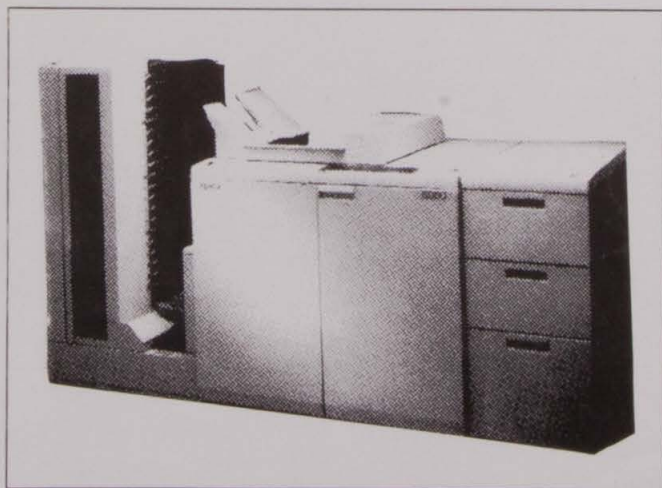
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